

Carelessness Breeds Crime and Criminals Thrive on It. Take a Tip from the Bank Crook by Using the Same Extreme Care Which Characterizes His Plans

PROTECTIVE DEPARTMENT

American Bankers Association Journal

SECTION TWO

Hunt for Bank Bandits Is Rewarded

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Hunt for Bank Bandits Rewarded

THE relentless hunt for bank bandits was rewarded in June when two of the most notorious outlaws, who have preyed on banks in the southwest, were captured.

Under the rim of the Arizona Grand Canyon, on June 23, Forest Rangers captured MATTHEW KIMES (2724), wanted in Oklahoma for bank robbery, murder, other felonies and jail breaking. With this arrest, which was effected only after a spirited exchange of shots, it is hoped that the final chapter has been written in the career of a criminal who has terrorized banks in the southwest for the past year. Eddie Jenkins, whose operations centered in Kansas, was caught in a Chicago hotel.

In the May issue of this Supplement photographs of Kimes, RAY TERRELL (2723) and EDDIE JENKINS (2726) were shown among other bandits who were badly wanted for attacking banks in the central and southwest. Since the publication of that warning Kimes and Terrell have been running amuck, robbing banks in Texas, Oklahoma, and western Arkansas with an abandon that has earned them a reputation rivaling that of the notorious Al Spencer and Henry Starr. For all-around daring and rough treatment of police officers, their recent forays against banks threatened to outdo the performances of Jesse James.

IN less than two years Matt Kimes, a youth in years but a hardened criminal in experience, gradually developed into a terror to the banks of Oklahoma. Associated with his brother George, Kimes started his career of crime in 1925, the two confining their misdeeds to petty thefts. After serving short prison sentences, the Kimes boys cast their lot with Ray Terrell, an older and more desperate type of criminal, and it is believed that this contact pointed them toward bank banditry and murder.

Within a few months this trio staged a series of bank holdups, murders, kidnapping of officers, and escapes which read like fic-



Ray Terrell

tion. After holding up two banks at Covington, Okla., the Kimes brothers were captured, but not until they had killed a police officer. Their trials resulted in convictions and long sentences, but before Matt Kimes was delivered to the State Penitentiary, where his brother was already imprisoned, Ray Terrell and others of his band stepped in, kidnapped the officers and barely missed forcing the delivery of George Kimes by holding up his jailer.

Following his escape, Matt Kimes and Terrell surrounded themselves with a band of twelve or more desperadoes, who have since been responsible for most of the numerous bank holdups in Oklahoma, Arkansas and Texas.

KIMES' specialty is daylight holdup with the aid of four or five confederates, whereas Terrell formerly employed the less dangerous approach of night burglary. More than once he has carted away the bank's safe on a fast motor truck without taking time to open it until reaching some secluded spot distant from the bank. In

the last year or two, however, Terrell has found this method too cumbersome in comparison with the speed of daylight holdups, as evidenced by his identification with many of the robberies which were led by Kimes.

Kimes is barely twenty-two years of age and, like Terrell, he has been peculiarly fortunate in his escapes and eluding capture by posses. It is believed that both criminals resorted to the use of disguises in the intervals between robberies, with Kimes attractively garbed as a woman. With this deception he took particular delight in carrying on flirtations with officers who were engaged in the man hunt for him.

Terrell was recently arrested in a small Oklahoma town, but managed his own escape under unusual circumstances while en route to the penitentiary.

ELMER INMAN (2729) and ALVIN SHERWOOD (2728), whose pictures also appeared in our May, 1927, issue, are enjoying freedom at the expense of banks through escapes that bear all the earmarks of rare good strokes of fortune.

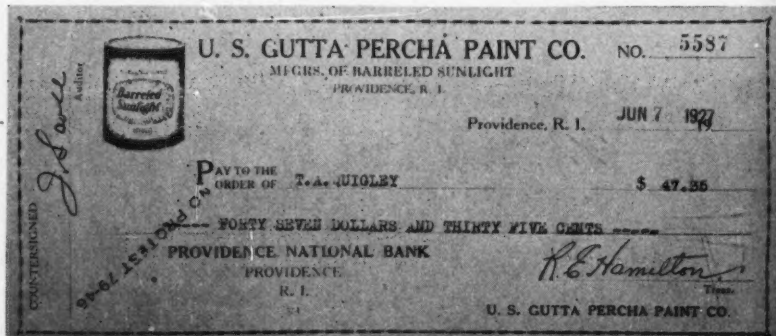
THE arrest of Eddie Jenkins was effected by Burns men in Chicago on clues that developed in Oklahoma during the man hunt for Kimes. His apprehension is especially gratifying, as it solves several daylight attacks against banks in Kansas and Nebraska, and resulted in the recovery of \$7,500 in loot. ROBERT COLLINS, (2841) Jenkins' partner in crime, had already been caught at Wichita, Kan., and \$5,000 of his booty salvaged.

The arrest of dangerous criminals is always dependent upon courageous and capable police work, and the above bandits were captured only by efficient trailing and covering of the men hunted. But breaking a crime wave requires more than good police work, and if the authorities can keep these desperadoes behind the bars, in the face of their bribery tactics and armed assistance from their cohorts, it will go a long way toward the recapture of Ray Terrell, who is still at large with a reward of \$3,000 offered for his arrest.

Watch For Well Known Firm Checks

BRUCE GREGG (1370), alias George W. Lake, who has added T. A. Quigley to his numerous aliases, has recently prepared checks which purport to be issued by the U. S. Gutta Percha Paint Company, of Providence, R. I. He was last known to be negotiating them in the vicinity of Minneapolis, Minn. The latest specimen of Gregg's handiwork is reproduced herewith. In the May, 1927, issue he was reported on page 6 as issuing checks of the Royal Baking Powder Company. In the March, 1927, issue he was reported on page 3 as using Pet Milk Company checks. Among the other reputable firms on which he draws his checks are Lloyds Insurance, Inc., Durham Duplex Razor Co., Shredded Wheat, and many others.

An examination of the writing on the letter "E," which appears in almost every checks reproduced, particularly the capital one, shows that they are the work of Gregg.



Indiana Bank Bandits Wanted



Howard Hostetter

Robert Hostetter

Howard Wood

IN the confession of ROBERT W. GOOD-KNIGHT (2792), who admitted staging the holdup of the State Bank of Lapel, Ind., on May 28, HOWARD WOODS (2793) was named as an accomplice in the robbery. Formerly a truck driver, Woods is described as being 25 years old, height 5 feet 10½ inches, weight 140 pounds, slender build, swarthy complexion, dark hair, blue eyes, neat appearance when dressed up.

The photographs of HOWARD HOSTETTER (2794) and ROBERT HOSTETTER (2795), who are brothers, have been identified by other Indiana bankers as being the bandits who held them up. Howard is described as being about 21

years old, weighs 130 pounds, 5 feet 7¼ inches tall, medium chestnut hair. Robert is about 22 years old, weighs 140 pounds, is about 5 feet 9½ inches tall, and in other respects resembles his brother.

These youthful bandits may be "hiding out" in southern Indiana or nearby states, where they may be tempted to repeat their attacks against banks. To facilitate identifications and assist bankers to guard against them, we are reproducing their photographs and urge all bankers and arresting officers who receive this Supplement to arrest and detain either of these boys on sight and notify the secretary of the Indiana Bankers Association at Indianapolis.

New England Vigilance Pays!



Arthur Meyer

Thomas de Marco

Stewart Florian

COMMITTING a crime in Cicero, Ill., is one thing, and getting away with it is another, but THOMAS DE MARCO (2801), alias Thomas Huttner and ARTHUR MEYER (2802) will testify to the strong resistance against crime that prevails in the state of Connecticut. Should they be consulted they would probably suggest that any future odd jobs in their line be tackled elsewhere. Apparently STEWART FLORIAN (2803), a resident of Southington, Conn., believed too much in what he read about the success of Chicago gunmen and will hereafter resort to home talent if he is again liberated and wants to try his hand at holding up a bank.

Having an axe to grind with officials of the Plantsville National Bank of Plantsville, Conn., and at the same time desiring to get some easy money, Florian imported three

tough gunmen from Cicero, Ill., pointed out the bank, and told them to show their mettle. They did, but there was a slip somewhere. By close cooperation between State police troopers, Burns men and local police, they were corralled almost before they had time to divide the spoils. Within twelve hours after the attack and before the bandits could get their second wind, three of them were arrested and confessed, and a drive was on for the fourth member.

RANSON P. ROGERS (2809), alias H. Olson, is under arrest at South San Francisco, where he is charged with forging checks drawn on the Bank of South San Francisco against the account of the Western Meat Packing Co. Some of these checks bore the designation "Premium Pay Checks," and others "Payroll Checks."

Do You Want Them?

GEORGE R. BELL (2804), who was passing bogus checks in Huntington Park and neighboring cities of California early in May, is under arrest and awaiting trial at Los Angeles. Bell usually opened an account with bogus items drawn on the Central Savings Bank of Los Angeles. His method was to deposit a large check for collection and attempt to have a similar check cashed on presentation. He sometimes gave his address as 308 S. Seville St., Huntington Park, giving his occupation as a stenographer, and the name of some responsible local firm as his employer. Members recognizing this fellow are requested to have their local police lodge detainer warrants against him at Los Angeles. Bell is about 22 years of age; has fair complexion and a small mustache.

* * *

F. L. COOPER (2805), alias F. L. Young is under arrest at East Liberty, Pa., where he negotiated checks drawn on the First National Bank, Los Angeles, Cal., where he has no account. While in Oil City, Pa., he also used checks drawn on the Union Trust Company of Pittsburgh. Member banks recognizing this fellow are requested to have their local police lodge detainer warrants against him at East Liberty.

* * *

E. L. MAIHAN (2806), who claimed to be a vaudeville dancer, is under arrest at Chicago, Ill., where he entered a bank, obtained a blank check from the cashier and attempted to cash it at the same institution, despite the fact that he had no account there. Although his method of operation indicates that he did not know much about the banking business, and he claims this was his first offense, members recognizing him are requested to have their local authorities lodge detainer warrants against him at Chicago. Maihan is 24 years of age, 5 feet 6 inches tall, weighing 140 pounds; has blue eyes, light brown hair; smooth shaven.

* * *

HARRY TRACY RANDELL (2807) is under arrest at Galesville, Md., where he forged the indorsements of responsible citizens to promissory notes, which he negotiated at a local bank. Members recognizing this operator, as having defrauded them, are requested to have their local police lodge detainer warrants against him at Galesville. Randell is 24 years of age, 5 feet 8 inches tall, weighing 145 pounds; of medium build; has dark chestnut hair and gray eyes.

* * *

D. C. REYNOLDS (2808), alias Sam Smiley, is under arrest at San Francisco for issuing bogus checks drawn on the Bank of Italy National Trust and Savings Association, Jones-Geary Branch. He is also believed to have issued a number of similar checks in Los Angeles, where he used the name of Smiley, sometimes employing a 1926 Los Angeles chauffeur's license as a means of identification. He is about 22 years of age, 5 feet 6 inches tall, weighing 140 pounds; has blond hair.

Saunders Poses As a Railroad Man



A bogus cashier's check put out by Saunders

F. C. JOHNSON (2370) is the newest of the many aliases used by J. B. Saunders, who has reverted to his favorite specimen of bogus cashier's checks. His activities were reported on page 4 of the June issue of this Supplement under the caption "More Fake Cashiers' Checks." At that time he was drawing on the non-existent Merchants National Bank, Farwell, Tex.

The new checks are drawn on the First National Bank, Biloxi, Miss., on a cheap grade of white paper, printed with black type, and dated with a rubber stamp. The payee's name is written with a typewriter, and the amount of the check with a check protector. The words "Cashier's Check," in the lower left-hand corner, are printed in red letters.

In Saunders' latest operation at Jackson, Miss., he claimed to be an inspector repre-

senting the Seaboard Air Line Railroad Company, Gulf Division, and stated he was inspecting the cross ties purchased by this railroad in Mississippi, Louisiana, and Arkansas. He spent two weeks in Jackson, during which time he stopped at a private residence. He carries two fake letters of recommendation, one supposed to be issued by the First National Bank of Biloxi and the other by the Abner Grocery Company, Biloxi, Miss.

Saunders is 45 years of age, 5 feet 7 or 8 inches tall, weighing about 165 pounds, wearing glasses; is red faced and has the general appearance of a railroad man whose work is outdoors. He was traveling in a Chrysler sedan, 1925 Standard Model, which bore an Alabama 1927 license, No. A184-184. These license plates were evidently stolen, having been issued to another person.

the Forty-second Street State Bank at Indianapolis. When informed that he must have the check indorsed, he mentioned the name of one of the bank's customers who was well known to the teller. The teller then suggested that he obtain the indorsement of this customer. Mason agreed to this, left the bank, and soon returned with the supposed indorsement of the customer. Although this trick has been the subject of warnings for many years, the check was cashed upon presentation.

The depositor later declared this indorsement a forgery, and stated that Mason had come to him representing himself to be the manager of the Metzger Construction Company at Buffalo, N. Y., and desired to purchase supplies and provisions for a gang of construction men and laborers who would soon arrive at Evanston. He offered the contract for these provisions to the bank's customer, who accepted and signed it, thus providing the crook with his signature.

Mason is 25 to 30 years of age, 5 feet 9 inches tall, weighing 175 pounds; has brown hair, medium complexion. His general appearance and manner of talking was favorable, although he was very talkative.

Sneak Thieves Active

SINCE the early days of banking it has been generally admitted that crooks have preferred to operate against bankers, and with this in mind most up-to-date banking institutions have set about to combat the situation by installing every mechanical safety device conceivable. The majority of these devices serve the purposes they were intended for, but few of them are unbeatable, and they naturally fail to provide protection when carelessness appears.

Several years ago we were confronted with a series of sneak thefts made possible through the inadequate construction of cages and banking rooms in general. This condition was gradually corrected through installing various protective devices and altering certain construction defects with the result that losses from sneak thefts were practically eliminated.

Of late years, however, it has been necessary to remove the desks of officials to locations outside of the banking rooms, where excellent protection was afforded by the iron grill work. This move has served as an open invitation for a renewal of sneak thefts because in many cases no attempts have been made to furnish these officials with the protection needed. The officers in turn continue to handle valuable securities even though their every move is open to the view of unwelcome strangers.

Banks have been subjected to losses through sneak thefts of gypsy women fortune tellers, artful manipulators of gummed sticks, and thousands of dollars in bonds have disappeared from desks of bank officials through carefully planned ruses, notably the telephone trick. Money and securities are among the strongest magnets to crooks, and this alone should make self evident the fact that they should be handled, not as a commodity in business, but with the greatest degree of care and respect for their attraction to crookdom.

Reconstructed Contractors Active

A NUMBER of frauds are being reported by banks with the principals posing as contractors or builders.

E. A. CURRAN (2796) has a rather novel and profitable swindle scheme which he recently put into practice at Ballston Spa, N. Y. Just before the bank's closing hour he requests a number of counter checks.

Posing under the name of a local contractor, he requests a merchant to allow him to use his check writer, stating that he wishes to fill out the counter checks to pay a number of laborers. Up to this time Curran was fairly well dressed to play the part of a contractor.

After changing his attire to correspond with that of a laborer, he cashes the checks at neighboring stores, where he makes a small purchase to obtain the difference in cash. The operator's indorsement on these checks is in a heavy hand, while the writing on the face is in a light free hand, suggestive of a woman's.

Member banks in northern New York and neighboring states, especially, are warned to watch for this fellow, as he will probably renew his activities, using the same method of operation. Curran is 45 years of age, 5 feet 7 inches tall, weighing 140 pounds; is smooth shaven; has sandy hair; blinks his eyes while talking.

JOHN A. GUERRA (2797) made his appearance at Mamaroneck, N. Y., early

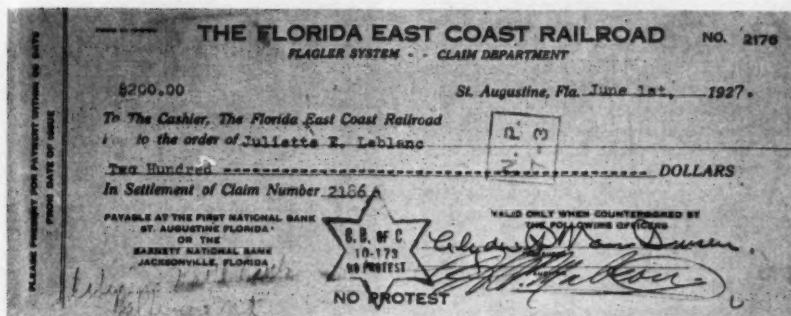
this year and constructed several houses for local people. At that time he opened a bank account with more than \$10,000 in cash, giving an address where he rented a room which he never occupied. After being in the town about a month, he obtained a loan of a thousand dollars from the bank. Very shortly afterward he disappeared, his account having been allowed to drop to practically nothing.

It is reported that other people in Mamaroneck have claims against Guerra under similar circumstances. The fact that his initial bank deposit was so large and that he had actually engaged in the building business seemed to make him appear as a good credit risk, at least to the extent of a thousand dollars. Member banks are warned to watch for a repetition of this fellow's activities along the same lines. He is described as being an Italian about 25 years of age, 5 feet 8 inches tall, weighing about 150 pounds; athletic build; has dark complexion, dark eyes, jet black hair, and a small mustache.

CHARLES T. MASON (2798) issued a bogus check bearing a forged indorsement at Evanston, Ill., employing a method that is becoming too common for the comfort of banks.

At the paying teller's window he requested cash for his check, which was drawn on

Bogus Railroad Claim Checks



A bogus draft ostensibly issued by a Florida railroad

FREDERICK D. PANTHER (2799) and JULIET E. LEBLANC (2800) are reported from Montreal, Canada, as issuing bogus drafts ostensibly issued by the Florida East Coast Railroad of St. Augustine, Fla. Little is known about this couple except what can be learned from indications on the face of the drafts.

The operators probably gave some story of receiving minor injuries, having lost baggage, or some similar proposition for which they might receive such payments as represented by the drafts. Attention is called to the fact that while these drafts are somewhat like the genuine forms issued by the Florida East Coast Railroad, they are printed on a light yellow paper, and the name

of the Barnett National Bank, Jacksonville, Fla., does not appear on the genuine drafts. The signatures of the officers as given on the bogus items are also different from those on the railroad drafts. The only drafts known to have been issued so far have been for \$100 each, payable to the above names.

The operators deposited these drafts about ten days after the date on which they purport to be issued, which would allow considerable time for these checks to have been forwarded to Montreal from Florida. Member banks receiving any such items are requested to notify their local police and the nearest office of our agents. It is probable that these operators will work their way into the states.

Music Master-Forger



Dr. J. A. Beringer

JOSEPH ANDRE TRESSIE (2382), alias J. A. Bartholdi, alias Dr. J. A. Beringer, a self-styled but talented doctor of music, last known to be in the neighborhood of Astoria, Ore., is still active with his many bogus checks. His hobby seems to be directing amateur productions of comic operas, using local talent, and also giving vocal lessons. When in Astoria he became affiliated with a certain church, enrolled in the choir, selected casts for two comic operas, "Chimes of Normandy" and "Bells of

Corneville," and was at work on a presentation of "Faust" when he disappeared. A large number of his checks have since been returned from drawee banks over a wide territory.

Tressie gave one Astoria bank a \$3,000 check drawn on the Herald Square Branch of the Greenwich Bank, New York, but it refused to allow him to draw against it. About the same time he gave a jeweler a check for several thousand dollars as advance payment on a piece of jewelry he ordered made, and also in payment of several other articles which he received. Several other merchants were defrauded by this fellow with checks drawn on the Dollar Savings Bank of Wheeling, W. Va., and the Massachusetts Trust Company, Boston, Mass. As his preliminary appearance and activities in the town strongly indicate that he is a responsible person, he will probably continue to work this game successfully unless he is recognized through some such medium as this warning.

Tressie is about 65 years of age, 5 feet 7 inches tall, weighing 150 pounds, has fair complexion, thin face and a long nose. He speaks with a slight German or Belgian accent, and his voice is sometimes high-pitched. He is also alleged to be an ardent admirer of the ladies.

An unknown operator, believed to be a Mexican, is defrauding merchants at Stockton, Cal., with forged checks drawn on the private form of Zuckerman Bros., signed R. C. Zuckerman. The amounts are filled in with a check writer, usually between \$40 and \$50.

\$200 Reward



Charles Dacy

THE Missouri Bankers Association is anxious to apprehend one CHARLES DACY (2813), who defrauded a member bank in southern Missouri by means of forged indorsements.

Dacy was a life insurance agent who established himself as a citizen of the community around Joplin, Mo., where he bore a good reputation for honesty and square-dealing. He effected settlements for the beneficiaries under two insurance policies, and when in possession of the checks in payment of the claims he forged the indorsements of the payees and secured the proceeds from the bank which carried his personal account, promptly disappearing.

Dacy is described as a native-born American, 40 or 41 years of age, weight 140 pounds, height 5 feet 6 inches, slender build, dark complexion, hair and eyes, sharp features and smooth shaven. Dacy usually wears tortoise shell glasses, smokes cigars almost incessantly, chewing the end of a cigar in a nervous manner, and has a tendency to stutter or hesitate when excited or talking rapidly.

For his apprehension, conviction, and imprisonment on the charge referred to above, the Missouri Bankers Association offers a reward of \$200.

Male Nurse Active Again



Harry Watson

HARRY WATSON (2812), alias Allen F. Borshein, who has been a member of the bogus check fraternity since 1917,

recently renewed his activities in South Orange, N. J.

Watson is a professional nurse, and has been employed in that capacity numerous times. He usually manages to become acquainted at a local bank through his employer, and through this acquaintance the bank cashes checks for him without indorsement; at other times he has his employer indorse his checks, which are drawn on the Oklahoma State Bank, Ponca City, Okla., and the Security National Bank, Tulsa, Okla., signed by a person the operator claims to be either his brother or his sister. He may also cash checks bearing the forged signature of his employer as maker.

Member banks recognizing Watson from his photograph, reproduced herewith, are requested to notify the nearest office of our agents. He is described as between 35 and 40 years of age, 5 feet 5 inches tall, weighing about 165 pounds; has dark complexion and dark chestnut hair. Although his photograph is almost ten years old, it is said to be a good likeness.

"Wire" Forger

THE danger of banks complying with telegraphic requests for the transmission of money, especially when waiving identification of the presenter, is again illustrated by the following operation at Kansas City, Kan.:

A Herington, Kan., bank received a telegram from Kansas City ostensibly signed by a depositor, requesting that his account be closed and the amount of his balance transmitted to a Kansas City bank. The Herington bank, knowing that their depositor was in the vicinity of Kansas City, complied with this telegraphic request without waiving identification upon receipt of another telegram requesting that identification of the payee be waived. This request was also granted.

It later developed that the sender of the telegram had become acquainted with the Herington bank's depositor, learned of the account and forged the telegram.

Mail Box Thieves Busy

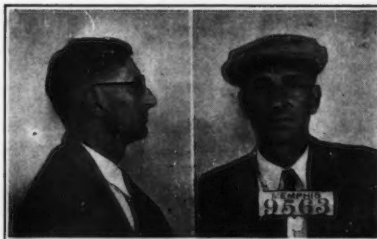
PHILLIP KLANG (2810), who is evidently a mail-box thief, opened an account at a Brookline, Mass., bank, where he deposited a number of checks bearing forged indorsements. Most of these checks were issued by corporations in payment of dividends, and it is believed the operator made a specialty of such checks due to the fact that they would not be discovered until he had an opportunity of drawing against them. As Klang's known operations were successful, member banks, and particularly those in Massachusetts, are warned to watch for a renewal of his activities. Klang is about 27 years of age, 6 feet 1 inch tall, weighing 180 pounds; medium thin build, broad shoulders, light complexion, thin sharp face and long nose; wore a light brown suit.

MR. and MRS. P. REINHARDT (2811) are reported from Detroit, Mich., as preying upon members of German Baptist churches to obtain indorsements on checks stolen from mail boxes. Both Reinhardt

and his wife attended church services as well as Sunday school at Detroit, and became well acquainted with several responsible people, whom they persuaded to indorse checks for them, after the indorsement of the original payees' names had been forged and after the operators had also indorsed the checks themselves. Having obtained the indorsements of third persons, the operators then cashed the checks at local banks where the last indorsers were known.

Both the Reinhardts are decidedly German, and speak very broken English.

Frazier "Business Buyer" Sentenced



Norman Frazier

NORMAN FRAZIER (2576), whose latest operations just prior to his arrest were under the names of A. G. Logan and A. G. McLaughlin, has been sentenced to the Federal Penitentiary at McNeill Island, Wash., on an old charge. As related in the June, 1927, and other issues of this Section, Frazier represented himself as a prospective purchaser of a business in some small town, and during the course of the supposed negotiations he would give a bogus certified check on an out-of-town bank in payment for the business. Meanwhile, he would try to have a similar check for several hundred dollars cashed.

Members recognizing this fellow from his photograph reproduced herewith, or from his method of operation, are urgently requested to have their local authorities lodge a detainer warrant against him so that they may prosecute upon his release from McNeill Island. This request is particularly necessary in view of the fact that when Frazier was released from jail a year ago he immediately resumed his criminal activities by defrauding many banks of large sums.

Frazier is a civil engineer, quiet and mild mannered. He is 33 years of age, weighing 160 pounds, of medium build; has florid complexion, dark chestnut hair and hazel eyes.

Phoney Silver Dollars

A NUMBER of counterfeit silver dollars have appeared at Jasper, Mo. They bear the dates 1890 and 1900, and are said to be of a high-grade type. When first received they were hard to distinguish from genuine coins, but after being handled, the milling became somewhat worn and the color changed. Members in the vicinity of Jasper especially are warned against these counterfeit coins, and the Federal authorities should be notified if any are received.

Musician Gone Wrong



W. G. Andrews

W. G. ANDREWS (2814), who for two years was manager of the Apollo Male Chorus, with headquarters at Morgantown, W. Va., is being sought in Pittsburgh, Pa., for non-payment of a note. He is fairly well known in the musical world and has broadcast from several radio stations.

When he obtained money on the note in question, he claimed that his wife was dying in Chicago. He may now be engaged in his musical profession in or near there. Andrews is 64 years of age, 5 feet 10 inches tall, heavy build, weighing 200 pounds; has ruddy complexion, gray hair, and a pleasing personality; wears rimless glasses.

Warning

A. D. BAKER (2526), alias H. G. Freedom, jumped to Aberdeen, S. D., from Lexington, Ky., continuing to put over his bogus travelers' checks while en route. As reported on page 6 of the June and other issues of this Section, Baker is drawing his checks on the New York Bank of Commerce, the Union Trust Company, Los Angeles, Cal., and others. The latest checks are on a form at the bottom of which appears, "THIS FORM COPYRIGHTED. APPROVED BY AMERICAN BANKERS ASSOCIATION." This Association has lent its name to no form except the one used by the Bankers Trust Company, New York, N. Y. Member banks receiving similar travelers' checks are advised to compare the handwriting with that on the reproduction on page 6 of the June issue of this Section. This writing is characteristic and can be easily identified. Baker is about 30 years of age, 5 feet 6 inches tall, weighing 145 to 150 pounds; thin face, quiet and low spoken. He is sometimes described as being about 35 years of age, almost 6 feet tall, and heavier than weight given above.

The arrest of a bogus travelers' check operator at Rochester, Minn., has been reported, but members should continue their alertness until his identity has been verified.

C. J. BRADFORD (2815) is traveling through the state of California, where he represents himself as an advertising solicitor of the Pennant Parlor Stage Coach Lines of California. When Bradford obtains an advertising contract he requests payment in the form of a check made payable to the coach company, which he cashes at a local bank. To facilitate his negotiation of these checks, he presents a letter apparently issued by the coach company, authorizing him to indorse and cash checks payable to that company.

A member in Del Rio, Tex., has reported worthless checks drawn on a bank in San Angelo, Tex., and describes the operator, J. M. BRIDGES (2815), as follows:

He is about 50 years of age, 5 feet 8 inches tall, weighs 155 pounds; has light complexion, several front teeth missing, and is lame.

Should this operator attempt to negotiate a check on San Angelo, the bank should immediately communicate with the nearest Burns Agency office, as the defrauded member in Del Rio is very anxious to locate him.

A. L. BURNS (2817), ex-employee of a Stockton, Cal., bank depositor, is negotiating forgeries in that city drawn against his former employer's account. These checks are on the printed form of C. W. Wood, engineer-contractor, and drawn on the Union Safe Deposit Bank, Stockton, signed C. W. Wood. Burns is 50 years of age, 5 feet 8 inches tall, weighing 200 pounds; has dark complexion; short and stout; smooth shaven; full face.

G. A. COLLINS (2818), alias Charles P. Davidson, is traveling throughout the state of Pennsylvania, having visited Johnstown and neighboring cities, where he issued bogus checks drawn on the Chase National Bank of New York. These checks are printed on a private form and bear the firm name of Manhattan Flavor & Extract Co., 136 Liberty Street, New York, N. Y. The amount of the checks in some instances is written in longhand and also with a check protector. Some of them are signed John P. Hammond or Charles P. Davidson, as manager of this company. Member banks, in Pennsylvania especially, are warned to watch for this fellow, as he has negotiated several of these checks within a few days.

MAX BAUER (2819), FRANK DUNN (2820), and H. B. HERTZER (2821) are some of the many new aliases now being used by members of the Joe Kanter gang, who are passing a number of bogus checks in New York City drawn on various banks. Many of these checks are on paper of the non-existent Lehigh Trust Company, which is represented as being located at Lancaster, Pa. Another non-existent bank on which these men draw their checks is the Bank of Hudson, New York City. They also use bogus certified checks drawn on the Bank of United States, Delancey Street Branch, which purport to bear the signature of P. Reynolds, Cashier. These fellows have been working in various cities throughout the East, but have confined their recent activities to New York City and nearby places. Member banks receiving any of

these checks are advised to cause the arrest of the operators if possible, as they are becoming a menace.

FRED FEDERLIN (2822), young crook having negotiated several bogus checks at Huntington Park, Cal., is believed to have headed for Tulare, where he may be expected to repeat his operations. These checks are drawn on the Broadway Branch of the Bank of Italy, Los Angeles, payable to Fred Federlin and signed J. Woods. Federlin's usual game is to open an account with these bogus items and withdraw before they are returned.

THOMAS P. GORMAN (2823), alias H. L. Thompson, an ex-convict, has negotiated a number of forgeries against merchants at Los Angeles. All of the checks are drawn for \$35 on the Pacific-Southwest Trust & Savings Bank, Ninth and Figueroa Branch, Los Angeles. Gorman is 30 years of age, 5 feet 7 inches tall, weighing 160 pounds; has medium brown hair, blue eyes and good teeth; American; smooth shaven; fairly well dressed. He has a noticeable habit of hardly opening his mouth when talking.

O. R. HOOD (2824), alias George W. Gamer, recently passed through Kansas City, Mo., where he negotiated bogus checks drawn on the Commerce Trust Company at a railroad ticket office. He is between 30 and 35 years of age, 5 feet 6 or 7 inches tall, slender build; has dark hair, eyes and complexion; well dressed.

R. C. JONES (2825), a Portland, Ore., forger, negotiated a number of checks through merchants of that city which bore the forged signature of his foster mother, Stella W. Burgner. The checks are payable to Jones under his own name, for small amounts, and are drawn on the United States National Bank of Portland. Jones is believed to have left Portland, and is described as about 35 years of age, 5 feet 5 inches tall, weighing 140 pounds; has brown hair and brown eyes; neat dresser.

A. M. LACEY (2826) is reported from Houston, Tex., where he cashed bogus checks drawn on the Midland National Bank, Minneapolis, which are made payable to himself and signed C. J. Penners.

M. J. MATHIS (2827), while at Marlow, Okla., negotiated a bogus check drawn on the National Bank of Marlow, where he has no account. He is a carpenter and claimed Ocean Springs, Miss., as his home, but is believed to be headed for Tampa, Fla. When at Marlow he bought a Ford touring car on which he made only the initial payment. This car is blue and bears Oklahoma license No. 247-344. Mathis is about 45 years of age, 5 feet 8 or 9 inches tall, weighing 160 pounds, smooth shaven.

M. J. MILLER (2828) opened an account at a Barre, Vt., bank with a bogus check drawn on a Potsdam, N. Y., bank. From Barre he proceeded to Connecticut, where he issued a number of checks which he obtained when opening his account at the People's National Bank of Barre. Miller is between 55 and 60 years of age, weighs

about 165 pounds; medium height, stocky build, wears eyeglasses. He was lame in the left leg, and walked with the assistance of a cane.

LON S. MIX (2274), alias J. C. Kornemann, is again active with his bogus travelers' checks drawn on the non-existent Grain Exchange Bank of the City of New York. This time hotels and merchants, frequently including automobile dealers, in Minneapolis and neighboring cities have been victimized. These checks are almost an exact duplicate of those used by the same operator last July, one of which is reproduced in the July, 1926, issue of this Supplement on page 5 under the caption "More Fake Travelers' Cheques."

Bogus Glidden Checks

B. H. MURPHY (2829), alias W. T. Sewell, who was a partner in crime of W. H. Scott up to the time of the latter's arrest, as reported in the June, 1927, issue of this Supplement, is continuing the same game as he worked with Scott.

He has been reported from Ft. Smith, Ark., and more recently from Atlanta, Ga. In each case he claims to be a representative of the Glidden Varnish Company, who has been recently assigned to the territory in which he appears. He opens an account with bogus checks purporting to be issued by this company, making withdrawals at the same time or the following day. As the checks in question are supposed to be salary or commission checks, and as Murphy's general story seems genuine, he is frequently successful in obtaining cash. The checks are drawn on the Canal Bank & Trust Company, New Orleans, La., signed Glidden Varnish Company, Fred Roe, General Manager. He also draws checks on the Anglo Paris Trust Company, San Francisco, supposedly issued by W. P. Fuller & Co., which is also a paint concern. He is between 30 and 35 years of age, about 5 feet 6 inches tall, rather slender; has light complexion and light sandy hair; sometimes wears a small mustache; is a very good talker, a good dresser and has the general manner of a business man or traveling salesman.

IRENE E. O'BRIEN (2830) is negotiating bogus cashiers' checks in Charlestown, W. Va., and neighboring cities where her known activities have been directed against storekeepers only. Her method is the usual one of buying merchandise and receiving the balance of her check in cash. These checks, all of which are for \$50, purport to be issued by the Harris Trust & Savings Bank, Chicago, or the First National Bank, Jacksonville, Fla. The Chicago checks are payable to Irene E. O'Brien and indorsed Mrs. Irene E. O'Brien, 999 Lake Shore Drive, Chicago, Ill., while the Florida checks are payable to Irene M. O'Brien, indorsed Irene M. O'Brien, 2331 Riverside Drive, Jacksonville, Fla. Member banks receiving specimens of this operator's work are requested to notify their local police in an effort to have her apprehended, and, if successful, to notify the police of Charlestown, W. Va., where several complaints have been made against her. The operator is described as about 33 years of

age, 5 feet 6 inches tall, weighing 150 pounds; has brown hair, gold tooth in front of her mouth, and is good looking.

AL OSHER (2831), alias J. A. Auger, negotiated several worthless checks at Baton Rouge, La., drawn on the New Hampshire National Bank, Portsmouth, N. H., which he claims as his home town. Osher's statement that he is traveling with a circus is believed to be true, as it was also reported that his wife, a small, pretty Indian woman, is a trapeze performer. They are accompanied by two children, a boy about 6 years old with light curly hair, and another of 3 or 4 years, with black hair. Osher also gives his address as Sand Springs, Okla., and is about 43 years of age, 5 feet 5 inches tall; has brown eyes, black hair, reddish face; is a loud talker and gesticulates frequently. This family left Baton Rouge in an Essex automobile and claimed to be going to Alexandria, La.

JAMES GLENN SCOTT (2832) recently returned from Shanghai, China, to San Francisco, where he negotiated a check which was drawn on the Shanghai branch of the Equitable Trust Company of New York, where his account was already overdrawn. He is believed to have left San Francisco for Portland, Ore., where he may attempt to cash similar items.

CAPTAIN JAMES A. SMITH (2833) is drawing bogus checks at Los Angeles, Cal., drawn on the First National Bank, Logan, Utah, where he has no account. When depositing a check at Los Angeles, Smith stated that the Logan Bank had been handling disbursing checks for him. No other information is available regarding this operator, but member banks receiving drafts on the First National Bank, Logan, Utah, signed by this operator, are requested to notify their local police.

A person using the name of Dr. W. E. SULLIVAN (2834) is under arrest at New Orleans, La., where he negotiated a number of worthless checks drawn on the Citizens Bank, Petersburg, Tenn. This party has defrauded hotels as well as merchants. Members recognizing him through this name or his title of doctor, and the checks used, are advised to have their local authorities lodge detainer warrants against him at New Orleans.

CHARLES L. TAYLOR (2835), who misrepresents himself as an agent of the Washburn-Crosby Company, has been touring the South, where he negotiated drafts which purported to be issued by this company. They are drawn on a Richmond, Va., bank which carries no account of the Washburn-Crosby Company, and are printed on pink Hammermill bond paper. The name James R. Evans, Treasurer, appears on the signature line, and on the end is the counter-signature, A. H. McCullough.

VERNE E. THOMPSON (2836), a former salesman for the Dahl-Maytag Company, of Kansas City, Mo., has had a number of checks printed to duplicate the private form of that company. They are drawn on the Fidelity National Bank & Trust Com-

pany, and several have been negotiated at local stores. Thompson, who claims to be from St. Louis, is 30 years of age, 5 feet 10 inches tall, weighing 150 pounds; slender build; has dark hair and complexion; neatly dressed.

WILLIAM VINCENT (2837) is under arrest at Houston, Tex., where he attempted to negotiate a check bearing the forged signature of S. D. Simpson, drawn on the Public National Bank, Houston, Tex. Member banks recognizing this man as having defrauded them are requested to have their local police lodge detainer warrants against him at Houston, Tex.

L. J. WELLINGTON (2838), posing as a wealthy business man, obtained an introduction at a Minneapolis bank through the proprietor of a hotel at which he was stopping. He then opened an account with a large check drawn on the First State Bank, Seminole, Okla. To bolster his credit he rented a safe deposit box, in which he placed four envelopes, marking them "deeds" or "stocks and bonds." He then induced the bank to cash several checks for him on the strength of his so-called stocks and bonds. The check drawn on the Seminole bank was later returned, as the swindler had no account there. Further investigation disclosed that the valuables in the safe deposit box were nothing more than advertising matter.

Stolen Credentials

A man whose only available description is that he is a Mexican and has a mustache posed as Julian Robles in El Centro, Cal., and gained possession of checks payable to Robles, also registered letters and other means of identification. Using the stolen credentials, the operator opened an account at an El Centro bank with the stolen checks, to which he forged Robles' indorsement, shortly afterward withdrawing the entire amount of these checks. This operator is still in possession of the stolen credentials and may try to make further use of them.

ARTHUR WILLIAMS (2839) recently operated with worthless checks at Pittsburgh and Philadelphia and then visited New York. His game is to open an account with checks drawn on the Southern Illinois

National Bank of East St. Louis, Ill., and the Bank of Council Bluffs, Council Bluffs, Iowa, signing his own name as maker. Williams attempts to make a comparatively small withdrawal at the time of opening the account, but if the bank refuses to make this advance he does not press the issue, and appears to be perfectly satisfied with the arrangement.

He is 30 years of age, 5 feet 10 inches tall, weighing 150 pounds; slender build, medium complexion, dark hair.

H. O. WILLIAMS (2840) is the payee of checks drawn on the First National Bank, Filer, Idaho, which bear the forged signature of Harley Williams. The operator was last known to be in Los Angeles.

Estill Is Caught

DETAINER warrants should be lodged with the police at Kansas City, Mo., by any bank which has been defrauded by H. T. ESTILL (2741), a dignified looking gentleman last known to be in the mid-western section, who negotiated several of the 100 checks that he stole from the offices of the Hoyland Flour Mills Company at Kansas City, Mo. These checks are numbered A-3601 to A-3700 inclusive. They are printed on the private form of the Hoyland Company and drawn on the Commerce Trust Company, Kansas City, Mo. Estill was formerly employed by the Hoyland Company, the J. D. Lewis Advertising Company of Chicago and the Rigby Printing Company. He is described as 55 years of age, 5 feet 9 inches tall, weighing 175 pounds; has florid complexion, white hair, short gray mustache; dresses well.

Do You Want Him?

FRANK WALKER (2795), alias Roy E. Hamilton, is under arrest at Hillsboro, Mo., where he negotiated one of his bogus checks supposedly issued by the Hamilton Construction Company, of Hannibal, Mo., and signed Roy E. Hamilton. Some of his other instruments are drawn on the First National Bank, Rolla, Mo. The prisoner's method of operation was to buy an article at a low price, presenting one of his checks in payment and receiving the balance in cash. He is said to have confessed putting over one of these checks at Piedmont, Mo.

Statistics of the Protective Department

	Awaiting Trial Sept. 1, 1926	Arrests			Dispositions			Total Awaiting Trial
		Reported Since Aug. 31, 1926	Reported in May, 1927	Total	Con- victed	Dis- charged or Ac- quitted	Fugitives Escaped, Insane or Dead	
Forgers.....	133	187	6	193	181	54	13	78
Burglars.....	15	14	....	14	15	3	2	9
Holdup robbers..	63	110	18	128	93	23	10	65
Sneak thieves..	3	....	....	....	....	....	3	....
Total.....	214	311	24	335	289	80	28	152

Carelessness Breeds Crime and Criminals Thrive on It. Take a Tip from the Bank Crook by Using the Same Extreme Care Which Characterizes His Plans

PROTECTIVE DEPARTMENT

American Bankers Association Journal

SECTION TWO

Adler Gang Again Active in East

Contents Noted by

President
Vice-President
Cashier
Assistant Cashier
Paying Teller
Receiving Teller
Guard

OFFICES OF THE WILLIAM J. BURNS INTERNATIONAL DETECTIVE AGENCY, INC.

CALIFORNIA, LOS ANGELES—528 I. N. Van Nuys Building.
SAN FRANCISCO—211 United Bank & Trust Building.
COLORADO, DENVER—424 Cooper Building.
DISTRICT OF COLUMBIA, WASHINGTON—601 Southern Building.
FLORIDA, MIAMI—610 Exchange Building.
GEORGIA, ATLANTA—921 Healey Building.
ILLINOIS, CHICAGO—1050 Otis Building.
LOUISIANA, NEW ORLEANS—930 New Hibernia Bank Building.
MARYLAND, BALTIMORE—902 Fidelity Building.
MASSACHUSETTS, BOSTON—345 New Chamber of Commerce Building.
MICHIGAN, DETROIT—319 Dime Savings Bank Building.
MINNESOTA, MINNEAPOLIS—726 McKnight Building.
MISSOURI, KANSAS CITY—403 Ridge Arcade Building.
ST. LOUIS—619 Louderman Building.

NEW YORK, BUFFALO—405 D. S. Morgan Building.
NEW YORK CITY—165 Broadway.
NORTH CAROLINA, ASHEVILLE—403 Jackson Building.
OHIO, CINCINNATI—316 First National Bank Building.
CLEVELAND—1105 Sweetland Building.
OKLAHOMA, OKLAHOMA CITY—908 Colcord Building.
OREGON, PORTLAND—1008 Yeon Building.
PENNSYLVANIA, PHILADELPHIA—430 Widener Building.
PITTSBURGH—1203 First National Bank Building.
TENNESSEE, MEMPHIS—414 Bank of Commerce & Trust Building.
TEXAS, DALLAS—614 Kirby Building.
HOUSTON—1020 Keystone Building.
SAN ANTONIO—606 Travis Building.
UTAH, SALT LAKE CITY—527 Continental National Bank Building.
WASHINGTON, SEATTLE—1805 L. C. Smith Building.
SPOKANE—1204 Old National Bank Building.

August, 1927

Vol. XX, No. 2

Adler Gang Again Active in East



Ralph Beckman

THE Adler gang of dangerous forgers frequently featured in previous issues of this section are busy again, having recently attacked New York, Boston, Philadelphia and Baltimore banks, where they obtained large sums of money.

A new feature of their work is to open an account by depositing a forged check drawn on another bank and after the check has cleared, they telephone the bank upon which the check was drawn, claiming to be a representative of our agents, and inquiring if that bank called the office a short

time before relative to a forgery. In this way they determine whether the forgery has been discovered, making it an easy matter to collect on the forged item.

They also use a similar method, calling the depositor whose name has been forged, representing themselves as bank officials or the prosecuting attorney's office, inquiring if the depositor reported a forgery.

This method of putting forgeries through the clearings is employed only in large amounts, that is, for a thousand dollars or more. The gang still adheres to its old system of cashing checks, ranging up to about \$900, making the checks payable to cash, and indorsing them with the maker's name and the additional notation "O. K." or "O. K. for Cash."

THESE crooks operate principally in Chicago, Detroit, Cleveland, Boston, New York, Philadelphia and Baltimore, and banks in these cities should watch for their reappearance.

When opening accounts through which they intend to negotiate these forgeries, the operators almost invariably give a fictitious address, although sometimes they hire a



Frank B. Pond

room for the purpose of having a mailing address.

If member banks will bear this in mind, and not allow any negotiations until the operator's references and address have been verified, this gang will not be so successful. JOE ADLER (2042) is the leader of the gang, and among his accomplices are JACOB GREENSPAWN (2008), AL FIELDS (2842), AL GORMAN (2843), RALPH BECKMAN (2007), and FRANK B. POND (2721)), photographs of the latter two being reproduced herewith.

Do You Want Them?

GEORGE BARKER KNIGHT (2846) and his wife, CARMEN KNIGHT (2847), were recently arrested at El Paso, Tex., where he was convicted and sentenced to three years in the State Penitentiary at Huntsville. Knight's method of operation was to open accounts in several local banks under various aliases, make cash deposits, then kite checks between the banks where he carried accounts. The accounts were active for about ten days to allay suspicion.

He then made large withdrawals, exceeding the amount of cash on deposit in each bank. It is believed that this pair operated in Indiana, Florida and other states in the southern section of the country during the past year. Members recognizing either or both of them from their physical descriptions or photographs, are requested to immediately have their local authorities lodge detainer warrants against them. Knight is described as about 40 years of age, 5 feet 6 inches tall, medium build, weighing about 140 pounds; has medium ruddy complexion, brown hair and blue eyes; claims he was born in Troy, N. M. He recently lived in Miami, Fla., and gave his occupation as a civil engineer, moving picture operator and at one time casting director. He drove a Pierce Arrow coach automobile, Illinois license No. 305945. He was recently married to Carmen, and the couple were accompanied by two children. Some of his aliases are Edward V. Engalls, R. L. Daly, George Smythe, W. R. Liddell, George Marshall and F. H. Wright. Carmen is described as



Carmen and George Knight

Spanish and speaks English with an accent, is very slender, has dark hair, eyes and complexion.

W. G. GUERRARD (2850), alias R. A. Thomas, is under arrest at Florence, Ala., where he passed a number of checks which were supposedly issued by the Gulf States Belting Co., Birmingham, Ala., drawn on the First National Bank at Birmingham. A specimen of his writing is reproduced with this warning so that members recognizing him as having defrauded them may have their local authorities lodge detainer warrants at Florence. Guerrard is about 35 years of age, 5 feet 8 inches tall, weighing 140 pounds; has dark hair, slightly graying.

R. A. Thomas

VERLIN EVERMEYER (2526) was recently sentenced to the Minnesota State Prison at Stillwater for passing bogus travelers' checks at Rochester, Minn. This man, using the aliases of J. M. Conway, L. B. Onker, A. D. Baker, etc., was reported several times in this Section during the past year.

Members recognizing the photograph of Evermeyer, which is reproduced herewith, are requested to notify this department. Evermeyer is 27 years of age, 5 feet 8 1/2



Verlin Evermeyer, alias J. M. Conway

inches tall, weighing 145 pounds, of medium build; has fair complexion, dark blue eyes and light chestnut hair.

A forged indorsement, evidently the work of a mail box thief or a small time house robber, was recently reported at Kansas City, Mo., where the operator presented stolen credentials, indicating that he was Leslie Toussaint of 537 Gladstone Boulevard. The operator's description is unavailable at this time, but members in and around Kansas City are warned to guard against such a swindle.

Hoffman Cashes More Bogus Railroad Drafts

HENRY A. HOFFMAN is the newest alias to be used by **FREDERICK PANTHER** (2799), who, with **JULIET LE BLANC** (2800), was last reported from Baltimore, Md., where they cashed several bogus drafts of the Florida East Coast Railway. This pair was reported in the July, 1927, issue of this section, on page 5, under the caption "Bogus Railroad Claim Checks," and a specimen of their checks was reproduced.

At Baltimore, Panther opened an account at three different banks with about \$40 in cash, and the next day drew out the greater part of this initial deposit, then cashed one of the Florida drafts which was payable to himself. The drafts are drawn on the First

National Bank, St. Augustine, Fla., or the Barnett National Bank, Jacksonville, Fla., and are a fairly good imitation of the railway's drafts as to make-up, but are on a light yellow colored paper, whereas the genuine items are on a deep yellow paper. The Barnett National Bank does not appear on the genuine drafts.

The signatures appearing on these drafts are also different than those of the railway company officials, and all bear the same number, 2176, which appears in the upper right hand corner. All are typewritten and drawn for \$200 each. When in Baltimore they stopped at a private rooming house, where Panther was described as 35 to 40 years of age, about 6 feet tall, weighing 180 pounds,

medium build, light complexion, smooth shaven. He wore a dark suit and sailor's type straw hat with dark band. His female companion, apparently his wife, who has used the name of Juliet Le Blanc, is about 25 years of age, weighing 140 pounds, well built, has dark brown hair.

Panther, when conversing with several people, stated that he had been an auditor and a certified public accountant for various railroad companies for sixteen years, and that he came from Florida.

Members recognizing either of these persons are requested to notify their local police and the nearest office of our detective agents, as they are wanted at Montreal, Canada, and by the police of Baltimore.

Poses as Bank Depositor

M. M. YEAGER (2844), alias C. B. Kellogg, whose spurious check transactions started in 1921, has recently renewed activities in the West, employing a rather unusual method.

Yeager represents himself as one of the bank's customers. He informs the receiving teller that he has left his passbook at home, but makes a deposit of several forged checks, obtaining a credit slip for the deposits. He sometimes immediately requests to be allowed to make withdrawals, and at other times returns the day he has made the deposits, putting in additional checks, and then withdraws. He may even allow a lapse of several days to permit the forged checks which he has deposited to clear.

Yeager has been very successful with this method of operation. Member banks in California and neighboring states are warned especially to watch for this fellow.

Yeager is described as about 40 years of age, 5 feet 7 inches tall, weighing 140 pounds; has florid complexion, blue eyes and brown hair.



M. M. Yeager

Realty Buyer Repeats



J. G. Abbott

J. G. ABBOTT (1523) is continuing his bogus check game which has been reported in many issues of this section. His method of operation is to negotiate for the purchase or lease of several thousand acres of pasture land, representing himself as a very wealthy cattle man, and frequently giving his home town as St. Joseph, Mo. He often states that he has several ranches.

Abbott makes a down payment of approximately a thousand dollars with a bogus check, stating that the balance will be paid in another deal on a nearby city. He sometimes cashes the smaller item at the bank, where the arrangements are being made, without obtaining the indorsement of the person with whom he is negotiating, but if the bank requests such an indorsement the real estate man is only too glad to oblige his new customer.

Abbott's general appearance and intimate knowledge of cattle and pasture lands easily convinces his victims that he is everything he claims to be.

The last checks used by Abbott were drawn on the Missouri Valley Trust Company, St. Joseph, Mo., where he has no account. It is, therefore, suggested that member banks warn their real estate and ranch customers of this fellow's activities.

Abbott is described as 65 years of age, 5 feet 6 or 8 inches tall, weighing 175 pounds. His hair is mostly gray mixed with a little brown. He sometimes, but not always, wears eyeglasses. He is a very neat dresser, is smooth shaven and wears a Shriner pin.

He always obtains a signed copy of the contract of his spurious purchases, and may possibly use them to facilitate similar transactions.

As stated in the June issue, the photograph of Abbott reproduced here is about 14 years old, but it is very much like the operator at the present time.

A New Scheme

A NEW swindling scheme was recently employed at Augusta, Ga., where several banks were defrauded. A man by the name of **HILL** (2845) opened an account for himself and a savings account for his wife with checks drawn on out-of-town banks. The following day another man came into the bank and wanted a check cashed on a South Georgia bank. When notified that the bank would not cash the check without proper indorsement he left. However, he returned shortly afterward with Hill, who showed the paying teller that he had an account at the bank in question, and indorsed the check. It was then paid. The check was no good, neither was Hill's.

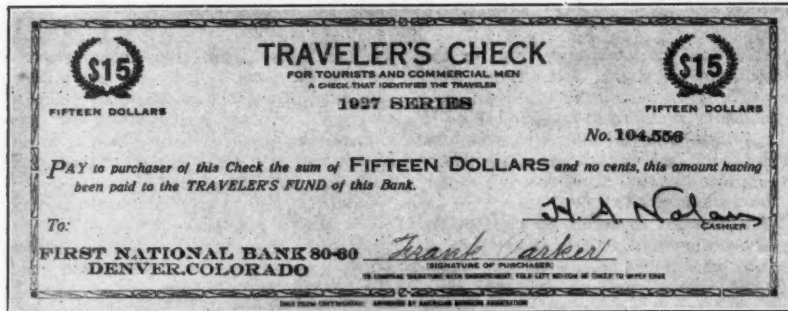
No other information is available regarding these operators at the present time, but inasmuch as they were successful in defrauding three banks in the same town, they will undoubtedly continue throughout Georgia and neighboring states.

Believe It or Not

THE following lines, with a slight change, tell our story and reflect the opinion of many merchants as expressed by C. E. Dinkle, Secretary of the Merchants Association, Greenville, Tex.:

"Little checks on paper,
What a confidence they win,
Seem to look like M-o-n-e-y,
Bankers take 'em in."
"Little slips of paper,
Signed with ANY NAME,
Get the credit and money,
Bankers play that game."
"And never raise a question,
Take 'em as they come,
Till their check collection
Mounts to quite a sum."
"Oh, you trusting Bankers!
Will you never wake?
Before you take their paper
Stop and CAREFULLY INVESTIGATE."

Still Floating Bogus Travelers' Checks



One of the bogus travelers' checks which Frank Parker is continuing to negotiate

FRANK PARKER (2848) is continuing to negotiate bogus travelers' checks, which bear at the bottom the notation, "This form copyrighted. Approved by American Bankers Association."

This notation, of course, is absolutely erroneous, as the only traveler's checks which are authorized to bear the name of the American Bankers Association are those issued by the Bankers Trust Company.

A specimen of Parker's handiwork is reproduced, and members receiving any of

them are requested to immediately notify the local police, also the nearest office of our agents. All of these checks are for \$15 each, and the names of various banks appear on them.

Parker has been traveling about the country in an Oldsmobile touring car defrauding merchants and hotels en route, and is about 40 years of age, 5 feet 9 inches tall, weighing 145 to 150 pounds, slender build, dark complexion.

Do You Want Them?

JAMES A. WILSON (2849), giving his residence as Kansas City, Mo., is under arrest at Ranger, Tex., where he claimed to be a representative of the Inter-State Company that handles diners for the Texas Pacific, Southern Pacific and other railroads. He said he was about to open a local branch of that company, and deposited a draft for several thousand dollars on the Traders National Bank of Kansas City, Mo., which institution does not have an account for the Inter-State Company nor for Wilson himself. Before he had an opportunity to draw against this item, the bank wired the Traders National Bank and learned that the check was bogus. Local authorities were immediately notified and Wilson was placed under arrest.

He is between 40 and 50 years of age, about 6 feet tall, weighing 165 pounds; medium build, smooth shaven; several front teeth missing.

MARY E. DONAHUE (2780), alias M. Elizabeth Donahue, who is reported in the June, 1927, issue of this section, page 7, was recently placed under arrest in New York City and will be extradited to Greenwich, Conn. This woman was formerly associated with the Catholic Daughters of America and used this connection to facilitate her spurious transactions. In some instances she induced other members of this organization whom she had met at various conventions, to introduce her at a bank and indorse one of her checks, pretending this item was to be used in a real estate transaction.

Some of the banks on which these checks were drawn were: American Exchange Irving Trust Company, New York City, Fifth

Avenue Branch, and the Ossining Trust Company, Ossining, N. Y. Miss Donahue is described as 50 years of age, 5 feet 8 inches tall, weighing 180 pounds; has black hair, partly gray and wears eye glasses.

BRUCE GREGG (1370), who for several years has been defrauding merchants and hotels with bogus checks, ostensibly issued by many well-known firms, was recently arrested at Elkhart, Ind. Members recognizing him through his photograph or the many warnings published in this section are requested to notify their customers whom he defrauded with a view of having their local authorities lodge detainer warrants against Gregg at Jackson, Mich., to which point he has been taken for trial, so that they may have an opportunity of prosecuting him when the case at Jackson is disposed of.



Bruce Gregg

GEORGE STERN (2851), alias Gerald Stern, is under arrest in New York City for forgery, and is probably wanted for forging indorsements to checks stolen from mail boxes, as the checks and cancelled

statements in his possession at the time of his arrest had been obtained in that manner. He also had in his possession an old automobile driver's license under the name of Gerald Stern, 2045 Southern Boulevard, Bronx, which he used as a means of identification when presenting his forged instruments.

Members recognizing this fellow are requested to have detainer warrants lodged against him. Stern's description is 33 years of age, 5 feet 5½ inches tall, weighing 140 pounds; black hair, blue eyes.



Chris Abbott

CHRIS ABBOTT (2497), whose aliases are too numerous to mention, is under arrest at Chicago, Ill., and members recognizing him are requested to have their local authorities lodge detainer warrants at Chicago, as he has defrauded many banks, and otherwise will undoubtedly repeat his operations as soon as released from the Chicago Jail.

As reported in the June, 1927, issue, on page 5, under the caption of "Abbott, Auto Sales Manager, Repeats Job," this fellow obtains a position with an automobile sales agency as manager or salesman, and uses this connection to defraud local banks.

Soon after he has been actively engaged in his capacity as an automobile man, Abbott opens an account at a local bank, being introduced by his employer, and cashes several genuine checks. He then deposits a bogus check for several thousand dollars, sometimes drawing on the National Metropolitan Bank, Washington, D. C.

Because of his connections, he is permitted to withdraw a considerable part of this deposit before it is returned through the clearings. Abbott is described as about 42 years of age, 5 feet 7½ inches tall, weighing 175 pounds; has sandy complexion, reddish brown hair, thin on top, blue eyes and small sandy mustache. He is a neat dresser, wears eye glasses and claims to be a doctor, having graduated from New York University.

Warning

J. M. BRIDGES (2857) is wanted at Del Rio and San Angelo, Tex., where he cashed several worthless checks drawn on the Central National Bank, San Angelo. As it is probable that he will change his name if he continues these operations, members in Texas and neighboring states are warned to watch for checks drawn on the above bank which are negotiated by a man answering Bridges' description, which is: 55 years

of age, 5 feet 8 inches tall, weighing 155 pounds; light complexion, several front teeth missing, lame in one leg.

JAMES J. ANDERSON (2852) has been drawing a number of checks on the Tioga Trust Company, Philadelphia, Pa., where he has no account. Most of these checks have been drawn to the order of John Aurelli.



J. H. Baker

J. H. BAKER (2223), alias A. L. Baker, alias J. W. Miller, whose bogus check operations were last reported in the January, 1927, issue of this section on page 3, under the caption "Dangerous Forger Escapes In West," is uttering bogus checks which purport to be issued by the Baynham Shoe Company of London, Ky., drawn on the First National Bank of that place. These items are drawn for only \$7.50, one of Baker's characteristics.

He was last reported at Lexington, Ky., where he represented himself to be employed by the Majestic Rubber Company, Indianapolis, Ind. While there he not only victimized a merchant with one of the above-described checks, but also stole a Chrysler sport model roadster and defrauded a local hotel. The automobile has a green body with wooden wheels, and bears license tag No. 88-99 Fayette, Ky.

The sheriff of Lexington holds a warrant for Baker's arrest for the theft of this car. His description is, 35 years of age, 5 feet 9 inches tall, weighing 165 pounds; light hair, smooth shaven; well dressed and carried a brief case.

A L Baker

M. P. BARNES (2853), alias Forrest Hippoch, is traveling through Pennsylvania, West Virginia and neighboring states defrauding merchants enroute with what appear to be cashier's checks of the Bank of Sparta, Sparta, N. C. Barnes' method of operation is to make several small purchases and tender the check in question as payment, receiving the difference in cash. These checks bear the forged signature of Edward Duncan, cashier of the Bank of Sparta, are payable to M. P. Barnes and indorsed in what is apparently very different handwriting.

GEORGE BETZ (2854) is negotiating a number of checks throughout Oklahoma and Kansas which are ostensibly issued by Lane

& Wasson, building contractors of Ardmore, Okla. These checks are drawn on the First National Bank, Ardmore, although the company in question does not draw its checks on that bank. Betz's description follows: 30 years of age, 5 feet 7 inches tall, weighing 150 pounds; round, smooth face, dark complexion, wearing a felt hat, white shirt and soiled brown overalls; appears to be an oil field employee. He drove a Chrysler coupe, blue and green, and was accompanied by a man and woman, who remained in car. Descriptions of persons accompanying Betz are not available.

JUNE BOWMANE (2855) has been reported from Boston, Mass., and Pittsburgh, Pa., where she introduced herself at local banks by a spurious letter of introduction purporting to have been issued by an official of the State-Planters Bank and Trust Company, Richmond, Va. The details of this woman's activities are not available at this time, but the fact that she is using such a letter of introduction is enough evidence in itself to indicate that she has some operation in mind.

R. J. BOYTON (2856) defrauded a Vilisca, Iowa, bank with worthless checks drawn on the First National Bank, Beaumont, Tex. He was introduced at the Vilisca bank by his uncle, who was known to the bank as a reliable person. Unfortunately, the uncle did not indorse the checks, thus causing the bank to sustain a loss. Several local merchants were defrauded by this fellow in a similar manner. A specimen of his signature is reproduced, so that members recognizing him through this medium or by means of the following description may cause his apprehension: Boyton is 27 years of age, 5 feet 11 inches tall, weighing 155 pounds; wears eye glasses and is lame in the left foot. His general occupation is an automobile mechanic.

R. J. Boyton

T. J. BRUNER (2859), a Negro forger, passed a forged draft at Sand Springs, Okla., drawn on a Bartlesville, Okla., bank. The signature forged is that of H. E. Thompson, whom the operator claims is his uncle.

L. M. CARSON (2861), who was last reported in Carbondale, Pa., is issuing bogus cashier's checks supposedly issued by the Commercial Bank, Obion, Tenn. These checks are printed on a good grade of white paper but not the safety paper used for genuine cashier's checks of the Commercial Bank. They are made payable to L. M. Carson, usually for \$50, this amount being written with a check protector. The name J. R. Mills, which is signed as cashier, is incorrect, as genuine cashier's checks of the Commercial Bank are signed by C. E. Dean. There is no other information available regarding this operator at the present time, but member banks receiving any of the above-described checks are requested to endeavor to cause the operator's apprehension.

Reporter Turns Forger



W. Pledge Browne

W. PLEDGE BROWNE (2858), an able newspaper reporter attached to reputable papers in the East, recently devoted his talents to forged check operations in New York City and vicinity. The checks are drawn against the account of his wife, Elsie H. Browne. It is believed that he still represents himself as an employee of certain New York newspapers to facilitate his transactions. He claims to have been a major in the Canadian Army, having served in the late World War, which may be true. Browne's photograph is reproduced herewith, and he is described as about 30 years of age, 5 feet 8 inches tall, weighing about 160 pounds; medium light complexion, dark hair.

H. J. CARROLL (2860), a bogus check operator, is working New York City and Asbury Park, N. J. Carroll opens an account with checks drawn on one of several New York City banks or a Newark, N. J., bank, where he has no account. He then makes additional deposits with bogus checks on these banks, building up his paper credit, and later endeavors to make a heavy withdrawal. Member banks throughout the East are warned to watch for this crook, as he will probably repeat these performances. He sometimes draws on the Pennsylvania Station branch of the Corn Exchange Bank, New York City, using the name of Thomas A. Martin, and on the Chelsea Exchange Bank, also New York City, using the name of Carroll, Frank W. Oliver or P. C. Ketterer. He used the name Martin when drawing on the Liberty Trust Company of Newark, N. J. Carroll's physical description is unavailable at this time.

CAPTAIN A. S. DAHER (2863), whose personal card represents him as a member of the U. S. Army Air Corps at Mitchell Field, Mineola, L. I., claims to be employed by the New York Central Railroad, electrical division, and is drawing bogus checks

in New York City. He attempted to open an account with a draft on the Citizens & Southern Bank, Atlanta, Ga., which was returned "No Account." He did not attempt to withdraw any funds, but immediately after depositing this draft for collection he crossed the street to a steamship company, where he purchased tickets costing \$360, which he paid for with a \$375 check, obtaining the difference in cash.

The check used for this transaction was a blank form, typewritten and drawn on the National City Bank, 5th Avenue and 29th Street Branch, where the operator has a balance of \$1. Members recognizing him through the writing reproduced herewith or information given in this warning, are requested to cause his arrest.

Daher is described as being either Jewish or Syrian, very dark complexion, about 26 years of age, 5 feet 6 inches tall, weighing 140 pounds; stocky build, jet black hair.

G. L. Daher

J. CASEY (2862), who was employed as a gardener for a Catholic church in Seattle, Wash., is defrauding merchants of that city with checks bearing the forged signature of Father J. G. Stafford, Rector of St. Thomas' Cathedral. Members in Seattle and neighboring cities are requested to watch for any of these checks.

G. H. FLEMING (2864) appeared at Little Rock, Ark., where he played the old game of talking big money and cashing a small uncollected item. He expressed a desire to transfer his account from the First National Bank, Rapid City, S. D., and had a pass book of this bank in his possession which credited him with a deposit of \$2,200. He issued a draft for that amount, submitting the pass book, and requesting that the Little Rock Bank cash a \$25 check while awaiting returns. This request was granted, with the usual result: Fleming did the disappearing act.

The only identification cards he had were ostensibly issued by a Masonic lodge, in which he claimed membership. Investigation indicated he intended going to Galveston and Port Arthur, Tex. He left Little Rock driving a tan Chevrolet coupe bearing a license tag reading Lawrence, Conn., 3-26. Fleming is 26 years of age, 5 feet 8 inches tall, weighing 142 pounds, has blond hair.

B. A. GOGGINS (2865) is issuing a number of bogus checks drawn on the Market Street Title & Trust Company, Philadelphia, Pa., where he has no account. They have been passed at Williamsport and neighboring cities, and we are reproducing his signature.

B. A. Goggins



Sigman M. Greene

SIGMAN M. GREENE (2866), who claims to have promoted the Silver Slipper Night Club in New York City, is wanted by the sheriff of Volusia County, De Land, Fla., for having negotiated forged checks. His photograph is reproduced, and his description is: about 35 years of age, 5 feet 5 inches tall, weighing 135 pounds; has light hair, fair complexion, blue eyes, wears ruby pin in necktie.

E. A. HAYES (2867) is the payee of a bogus letter of credit ostensibly issued by the San Bernardino office of the Merchants National Trust and Savings Bank, Los Angeles, Cal., in the amount of \$5,000. This letter is printed on what is intended to appear as a letterhead of the old Hellman Commercial Trust and Savings Bank, the name being printed in block type instead of the usual signature cut actually used by that institution. The seal bears the date of 1927 while the genuine bank seal is dated 1886.

Hayes has already obtained two comparatively small advances, and is known to have been at Stillwater, Minn., and Eau Claire, Wis. He is 51 years of age, 5 feet 8 inches tall, weighing 148 pounds; light complected; has gray hair; smooth shaven; wore a blue serge suit, tan shoes, white shirt with blue stripes, Panama hat; very nervous, and walks very slowly.

PAUL HERMAN (2868) succeeded in defrauding a New York bank at which he had an account by presenting three checks for payment one immediately after the other, thus overdrawing his account.

Herman had about \$100 on deposit. He visited the bank at noon and presented a check to the first teller for \$96 which was paid on presentation. He then went to the next teller's window and had a second check cashed. This teller did not check up on the account. The operator then presented a similar item to a third teller, but when the teller was checking up on his account, Herman hurriedly left the bank.

Herman's references were not properly investigated when he opened his account, as a card purporting to bear the signature of another depositor which he presented to the bank proved to be a forgery. He also stated

that his father had an account at another bank, and gave an incorrect address. Prior to his operation, Herman had made a number of genuine deposits and withdrawals with the various tellers at about the same time of day, evidently so that they would know him by sight and enable him to facilitate his final plans. He is 35 years of age, 5 feet 7 inches tall, weighing 150 pounds; has sandy hair, Jewish.

C. C. HUBBARD (2869), formerly of Richmond, Ind., is issuing checks drawn on the Dickinson Trust Company of that city, which are returned marked "No Account." Hubbard's account at the Dickinson Trust Company has been closed since April, 1926. At present he is issuing a large number of checks, cashing them at banks in the north and central West. Hubbard is about 30 years of age, 5 feet 10 inches in height, weighing about 150 pounds; tall, rather slender, dark complexion, has a nervous affliction, is possibly a dope fiend.

Eye Specialists Defraud Elderly Lady

R. B. JACKSON (2870) and H. WILSON (2871), who pose as eye specialists, but are alleged to be swindlers, are in possession of a certificate of deposit which they attempted to cash at the bank on which it was drawn, but, inasmuch as they were unsuccessful, it is probable that they may attempt to cash it elsewhere. This certificate was issued by the Foristell Bank, Foristell, Mo., payable to Martha S. Luckett for six months at 4 per cent in the amount of \$1,144.80. It is dated Feb. 14, 1927, and numbered 4457. The operators arrived in Foristell, where they made the acquaintance of the payee of the certificate of deposit, who is an elderly woman and has eye trouble. They agreed to give her treatment at a cost of something over \$500. Having no cash on hand, she signed over to Jackson the above described certificate, requesting that he have it cashed at the bank, retaining his fee, and leaving the balance with the bank to be credited to her account. Jackson attempted to have this certificate cashed, as stated above, but, when refused, he disappeared, and has not been seen or heard of since. Any bank receiving this certificate should refuse payment and notify their local police.

Jackson is 35 years of age, 5 feet 6 inches tall, weighing 160 pounds; has dark brown hair and brown eyes. His companion, Wilson, is 45 years of age, 5 feet 8 inches tall, weighing 130 pounds, slender build, very sallow complexion. He makes a business-like appearance, and, when last seen, wore a light coat and a light color felt hat.

EDITH KNAPP (2872), alias Edith Cowan, is a new bogus check operator, who started her negotiations at Montclair, N. J., and was last heard of at St. Louis, Mo., where she engaged in a supposed real estate transaction to facilitate cashing her checks, which are drawn on the People's National Bank of Montclair, N. J. The operator gives a check for about \$500 as initial payment on land she claims she intends purchasing and then requests the real estate

dealer to cash a check for \$100 to \$200. She is described as about 5 feet 6 inches tall, blonde, stockily built and very talkative.

Endurance Driver

CLARENCE C. LOCKWOOD (2873), alias Bruce C. Barton, appeared at Washington Court House, Ohio, where he opened an account with a bogus check drawn on the Provident Savings Bank and Trust Company of Cincinnati. He obtained a pass-book and a check book at the institution where he opened the account; however, he returned shortly after and took up the check drawn on the Cincinnati bank before it was sent through the clearings. He then proceeded to pass a number of checks on his new account through local merchants, and bought a used Essex coach automobile, for which he paid with one of these worthless checks.

The sheriff of Fayette County, Washington C. H., Ohio, holds a warrant for this fellow, and offers a reward which is quoted in the following notice from the sheriff's office:

"\$25 reward for recovery of this car not burned, wrecked or stripped. I hold warrant for John Doe, alias Clarence C. Lockwood, alias Bruce C. Barton, charged with issuing fraudulent checks. Age 33-36, Hgt. 5 ft. 6 in., Wgt. 165; brown clothes, leg-horn hat; very neat and quiet; wears Shriner pin.

"Was driving Essex coach, serial No. 537588, engine No. 133785, Ohio dealer's license D-2-218; car painted shiny black; tan striped seat covers. This car obtained by fraudulent check. Lockwood is leaving a trail of bad checks through the South by checking on the Provident Bank of Cincinnati, Ohio.

"He claims to be the Barton Moving Picture Co., and solicits advertising by putting on an endurance drive by being chained to the steering wheel of an auto.

"This office will extradite if apprehended."

C. B. R. MacDONALD (2874) is reported to have floated a number of bogus checks at Greensburg, Pa., Baltimore, Md., and neighboring cities, his chief victims being merchants. These checks are usually for small amounts and some are drawn on the Producer's State Bank, Bradford, Pa., where he has no account.

C.B.R. MacDonald

DOUGLAS McGARRITY (2875) is drawing bogus checks on several southern banks, occasionally mentioning his former position with the American Red Cross relief force, which was recently active in the Mississippi flood regions, to facilitate his transactions. These checks are for comparatively small amounts, some of them being drawn on City National Bank, San Antonio, Tex., and the Port Gibson Bank, Port Gibson, Miss. He was last known to be in Jena, La., and sometimes presents what purports to be a cancelled note of the City National Bank of San Antonio for the purpose

of convincing his intended victims that he is a responsible person.

His description is about 22 years of age, 5 feet 8 to 10 inches tall, weighing about 150 pounds; dark complexion, black eyes and black hair, which he combs straight back and parts in the middle, has a rather narrow face and prominent nose.

J. E. McLEAN (2876), who represents himself as an oil lease broker, is operating at Fort Worth, Tex., with worthless checks drawn on the Labor Bank and Trust Company, Houston, Tex. These checks are made payable in the names of J. G. Cory, O. T. Nelson or J. Moon, which are evidently aliases of McLean. He is described as 35 years of age, 5 feet 10 inches tall, weighing 150 pounds; has dark hair. Very little is known of this fellow except that he claims Los Angeles as his home town.

C. A. MASON (2877), alias James E. Allison, who has been operating since 1910, recently traveled through Hastings, Vicksburg, Allegan, and other towns in Michigan, where he defrauded local merchants with bogus checks ostensibly issued by the Reliance Advertising & Distributing Company, of Sturgis, Mich. Mason often changes his name to G. E. Kelsey, R. C. Hart, and James E. Allen, Jr., but invariably uses the name of the Reliance Company. These checks purport to be drawn on the Ohio Savings Bank & Trust Company, Toledo, Ohio; Bankers' Trust Company, Indianapolis, Ind., and the Sturgis National Bank, Sturgis, Mich. They are all drawn for either \$4.75 or \$5, but are passed with such frequency that the operator has realized a fair-sized income from them. Mason evidently has a supply of rubber stamps, which he uses on these checks. Some of them read: "For not over \$5.00, payment on Contract No. 712." Mason is about 40 years of age, 5 feet 9 inches tall, weighing 165 pounds; has brown hair, light complexion, smooth face, well dressed; claims to be a traveling salesman.

JOHN NELSON (2878), alias E. J. Dolan, is traveling through the West, where he is issuing bogus checks drawn on the Bank of Detroit, Detroit, Mich., usually for about \$75.

D. M. PARKER (2879) is reported from Los Angeles and Huntington Park, Cal., where he is negotiating forged checks drawn for \$100 on a local bank. They appear to be signed by E. E. Carey of the E. E. Carey Fire Insurance Company, the firm name being printed in the upper left hand corner together with the address, 1748 East Slauson Avenue.

M. H. PULVER (2880) attempted to draw against an uncollected item at Los Angeles, Cal., pretending he was about to purchase a grocery store and needed some ready cash. He opened an account at a Los Angeles bank with a bogus check drawn on the Seaboard Bank and Trust Company, Port Arthur, Tex., which was later returned unpaid. Pulver is 45 years of age, 5 feet 5 or 6 inches tall, weighing 130 pounds, smooth shaven; has dark hair parted

in the middle, deep-set dark gray eyes, prominent cheek bones and ears. He wears shell-rimmed glasses, and wore a Spanish American War Veteran's button in coat lapel.

G. K. ROBERTS (2881) is believed to be headed for Chicago, having defrauded merchants at Gustine, Cal., with forged checks of the Gustine Standard Commercial Printers, of that city, drawn on the Gustine branch of the Bank of Italy. The operator is described as 29 years of age, 6 feet 1 inch tall, weighing 150 pounds, very slender; has black hair combed pompadour fashion, dark blue eyes, dark complexion; wears thin-rimmed eyeglasses. He is said to be a printer and to have the appearance of a dope fiend.

E. M. RUBIN (2882), posing as a representative of the Franco-Swiss Chocolate Company of New York, is attempting to defraud banks in Minnesota and neighboring states. He claims to be about to open a district office for the Franco-Swiss Company and starts an account with a draft purported to be issued by that organization, drawn on a New York bank. While making his negotiations with the bank, the operator generally defrauds a local hotel and local merchants with similar items. He is about 30 years of age, 5 feet 6 inches tall, weighing 135 pounds; has dark hair and dark complexion; apparently Jewish.

H. S. ROSS (2883) committed a forgery at Washington, D. C., through a local jewelry store, using a check that bore the forged signature of J. J. Callahan, a professional baseball player. Ross is believed to have gone to New Concord, Ohio, and is 25 years of age, 5 feet 11 inches tall; has blond hair.

A Ritzy Crook

POSING as J. M. Steinmeier and representing himself as a member of a wealthy family by that name in Wilkes-Barre, Pa., which formerly engaged in the brewery business, a bogus check operator visited a Wall Street broker with the usual result. The ostensible purpose of his call was to discuss investments for a trust fund amounting to \$750,000 which he claimed had been created by him, of which the Philadelphia-Girard National Bank would be the trustee. In the course of his conversation he very casually mentioned that he was on his way to camp at the fashionable Lake Placid, N. Y., that he was short of cash, and requested that a comparatively small check be cashed for him at the brokerage office. In view of his pretentious proposition, and his general manner, which conforms with his talk, his request was granted. This fellow, who also used the name D. Cabot Lowell, will probably repeat his operation in like manner, and members recognizing him are urgently requested to cause his apprehension. He is about 40 years of age, 5 feet 9 inches tall, weighing about 150 pounds; face rather small, dark skin, dark brown eyes, dark brown hair, nose rather aquiline. The most noticeable feature in his appearance is the extreme square-

ness and high set of his shoulders, which gives him a slightly hunchback appearance. He is well dressed, and appears to be fairly well informed in regard to investments.

CHARLES H. STAYTON (2884), alias Warren H. Carver, has been traveling through New York, Pennsylvania and neighboring states where he opens an account with bogus checks and attempts to withdraw before they have been returned through the clearings. Some of his checks are drawn on the Peninsula State Bank, Detroit, Mich., and some on the First National Bank, Yonkers N. Y. His last negotiations at Pittsburgh, Pa., were under the name of M. G. Brainard.

W. G. TYLER (2885), alias George W. Tyler, has been negotiating bogus checks at York, Pa., drawn on the Northern Trust Company, Philadelphia, where he has no account. He is believed to have headed for Chicago, where he may continue to negotiate similar instruments.

M. K. WALTON (2886) has defrauded several hotels at Los Angeles, Cal., with forged checks which are payable to himself and are supposed to bear the signature of George Marion, Jr.

OTTO WASHINGTON (2887) is reported as being sought by the Sheriff of Sulphur Springs, Tex., for laying down worthless checks. He is also said to have put over similar checks at Tyler and Waco, Tex. When last seen he announced his intention of visiting Shreveport, La. When operating at Tyler, this criminal spoke of having lived at Chandler and Longview, Tex. He is about 30 years of age, slender, dark complexioned, clean shaven, of neat appearance and is usually well dressed.

JOSEPH WELLS (2888) appeared at a Newark, N. J., bank where he opened an account, presenting a passbook of the Peoples Bank and Savings Company, Central Avenue Branch, Cincinnati, Ohio, which bore no number, but showed one deposit of \$25,000. Wells stated that he wanted to transfer this sum to the Newark bank, and at that time deposited a \$10,000 draft and requested that he be allowed to withdraw \$4,000 or \$5,000, but was refused. Wells returned to the bank the following day accompanied by two men evidently foreigners and tried to borrow some funds on account, but was refused. He is described as 5 feet 7 inches tall, weighing 145 to 150 pounds, dark complexion, thin build, pointed features; speaks Polish and English; has an artificial leg.

A. WINTERS (2889), alias Morrel, is drawing bogus certified checks on the Chelsea Exchange Bank, Broadway and Forty-eighth Street Branch, which have appeared in Mount Vernon, N. Y., Boston and other cities in and around New England. The spurious certification stamp is not even a good imitation of the genuine stamp of the Chelsea Exchange Bank, being merely a rubber stamp reading "Certified, payable through the New York Clearing House." Member banks receiving any such checks are requested to immediately notify their local authorities and endeavor to cause the operator's apprehension.

ROBERT C. GRAHAM (2890), posing as the nephew of a local clergyman, requested the vice-president of a Boston, Mass., bank to cash a check, stating that his uncle had sent him to this bank official. As the clergyman was known to the banker, the check was cashed, and later it was returned as worthless by Mechanics National Bank, Worcester, Mass., on which it was drawn. The check was made payable to W. C. Graham and purported to be signed by him under the firm name, Legal Service Bureau. The operator is also known to possess checks of the Chatham-Phenix National Bank & Trust Company of New York City, where he carries no account. Graham is 30 years of age, 5 feet 6 inches tall, weighing 145 pounds; medium build, sandy complexion, well dressed.

The following described Travellers Cheques, issued by the Wychwood Branch of the Dominion Bank at Toronto, Canada, are reported to have been stolen from R. H. Graham on a train enroute to Washington, D. C., from the South. These cheques are for \$50 each, and numbered E-09824 to E-09831, inclusive.

Three of these cheques, numbers E-09827-8-9 were cashed at Elizabethton, Tenn., and Burnsville, N. C., but the others have not yet been heard of. Member banks receiving them are, therefore, requested to communicate with the New York office of the Dominion Bank. The party cashing them in the South is described as 30 to 35 years of age, 5 feet 10 inches, weighing about 150 pounds; slender build; wore tan overcoat and hat and spoke with a Canadian accent. He was driving a light blue Nash coach automobile and was headed North.

New Counterfeits

\$20 NATIONAL BANK NOTE. On the First National Bank of Calexico, California; series 1902; check letter "A"; charter number 9686; bank No. 14646; Treasury No. U70522H; back plate No. 852; W. T. Vernon, Register of the Treasury; Lee McClung, Treasurer of the United States; portrait of Hugh McCulloch.

This counterfeit is printed from engraved plates on two pieces of paper between which imitation silk threads have been distributed. The numbering is printed in glossy blue, while the seal is executed in a pale indigo

shade. The cashier's signature seems to have been printed in the numbering operation, but the name of the bank president is rubber stamped in light purple. While this counterfeit is well-made and is likely to deceive the unwary, its general tone is colorless, the face having an ashen hue which should excite suspicion and the back executed in pea green of doubtful luster.

\$20 NATIONAL BANK NOTE. On the Pearsall National Bank, Pearsall, Texas; series 1902; check letter "B"; charter No. 6989; bank number 12205; Treasury No. N552496H; back plate No. 787; J. W. Lyons, Register of the Treasury; Ellis H. Roberts, Treasurer of the United States; portrait of Hugh McCulloch.

This counterfeit is the handiwork of the persons responsible for the note above described and is identical in all fundamental details except for the fact that the signatures of the bank officials are rubber stamped in black ink. These two counterfeits are similar in workmanship to the notes described in Circular Letters Nos. 511 and 549, and like the latter two notes, are of Mexican origin.

ALEC KOLD (2891) obtained an introduction at a Gary, Ind., bank through a local hotel man. He then deposited a check drawn by himself on the Fifth Avenue Trust & Savings Bank, Moline, Ill., which was returned, marked "No Funds." Kold claimed he was seeking a location for a bakery business, which he would open as soon as arrangements could be made. He is 5 feet 6 inches tall, slender build, weighing about 130 pounds, dark complexioned, and talks with a German accent.

A man representing himself to be H. C. HOWARD (2892), sales manager for Frank A. Mulholland Company, 6 North Michigan Avenue, Chicago, cashed two bogus checks at a Chicago bank. Each check was in the amount of \$25 and drawn on the Commercial Trust Company, Baltimore, Md., which returned them with the usual notation.

Arrests and Dispositions

THE detailed record of arrests and dispositions usually presented upon this page is omitted due to lack of space, but the figures are taken into account in the following table:

Statistics of the Protective Department

	Awaiting Trial Sept. 1, 1926	Arrests			Dispositions			Total Awaiting Trial
		Reported Since Aug. 31, 1926	Reported in May, 1927	Total	Convicted	Discharged or Acquitted	Fugitives Escaped, Insane or Dead	
Forgers.....	133	193	13	206	189	59	13	78
Burglars.....	15	14	0	14	17	3	2	7
Holdup robbers..	63	128	35	163	95	26	11	94
Sneak thieves..	3	....	....	....	....	....	3	0
Total.....	214	335	48	383	301	88	29	179

Carelessness Breeds Crime and Criminals Thrive on It. Take a Tip from the Bank Crook by Using the Same Extreme Care Which Characterizes His Plans

PROTECTIVE DEPARTMENT

American Bankers Association Journal

SECTION TWO

The Fruits of Armed Vigilance

Contents Noted by

President
Vice-President
Cashier
Assistant Cashier
Paying Teller
Receiving Teller
Guard

OFFICES OF THE WILLIAM J. BURNS INTERNATIONAL DETECTIVE AGENCY, INC.

CALIFORNIA, LOS ANGELES—528 I. N. Van Nuys Building.
SAN FRANCISCO—211 United Bank & Trust Building.
COLORADO, DENVER—424 Cooper Building.
DISTRICT OF COLUMBIA, WASHINGTON—601 Southern Building.
FLORIDA, MIAMI—610 Exchange Building.
GEORGIA, ATLANTA—921 Healey Building.
ILLINOIS, CHICAGO—1050 Otis Building.
LOUISIANA, NEW ORLEANS—930 New Hibernia Bank Building.
MARYLAND, BALTIMORE—902 Fidelity Building.
MASSACHUSETTS, BOSTON—345 New Chamber of Commerce Building.
MICHIGAN, DETROIT—319 Dime Savings Bank Building.
MINNESOTA, MINNEAPOLIS—726 McKnight Building.
MISSOURI, KANSAS CITY—403 Ridge Arcade Building.
ST. LOUIS—619 Louderman Building.

NEW YORK, BUFFALO—405 D. S. Morgan Building.
NEW YORK CITY—165 Broadway.
NORTH CAROLINA, ASHEVILLE—403 Jackson Building.
OHIO, CINCINNATI—316 First National Bank Building.
CLEVELAND—1105 Sweetland Building.
OKLAHOMA, OKLAHOMA CITY—908 Colcord Building.
OREGON, PORTLAND—1008 Yeon Building.
PENNSYLVANIA, PHILADELPHIA—430 Widener Building.
PITTSBURGH—1203 First National Bank Building.
TENNESSEE, MEMPHIS—414 Bank of Commerce & Trust Building.
TEXAS, DALLAS—614 Kirby Building.
HOUSTON—1020 Marine Bank & Trust Co. Building.
SAN ANTONIO—606 Travis Building.
UTAH, SALT LAKE CITY—527 Continental National Bank Building.
WASHINGTON, SEATTLE—1805 L. C. Smith Building.
SPOKANE—1204 Old National Bank Building.

September, 1927

Vol. XX, No. 3

The Fruits of Armed Vigilance

BANKERS in other states have displayed sufficient interest in the vigilante plan of protection that the following account in a recent bulletin of the Kansas Bankers Association is especially interesting:

"Late Saturday afternoon, Aug. 13, two armed bandits robbed the Isabel State Bank, Isabel, Barber County, Kan. Barber County is well organized and was prepared to meet this emergency. Upon receiving notice of the attack the entire Barber County vigilante organization was immediately on trail of the bandits, whom they followed zealously throughout the entire night. Shortly after daylight, this posse, consisting almost entirely of vigilantes under the able direction of Sheriff Harbaugh, captured the two bandits in a silo, where they had taken refuge."

REPORT of the pursuit and its resultant apprehension comes over the wire from County Leader Groom as follows:

"The vigilantes were out from all over the county, and in addition there were quite a large number of other citizens who had been attending a public sale near by. Fifteen minutes after the attack the vigilance committees of Barber County, each man fully armed, were in hot pursuit. After following the bandits into a cornfield and subsequently losing track of them, the majority of citizens, following the posse, returned to their homes, but the vigilance committee members and the sheriff followed certain trails and clues throughout the entire night, and early the following morning surrounded the bandits, who had taken refuge in a silo near Coats. There the sheriff, with the assistance of the vigilantes, captured the bandits and recovered the money, which they had with them."

"This splendid action reflects great credit alike upon the vigilante organization of Barber County and the state-wide vigilante system, following as it does closely upon the effective action of the vigilance committees of Elmdale and Chase County, where several notorious bandits were apprehended and are now serving long sentences at Lansing. These cases are all the more interesting when compared with one attack of re-

cent months where the bandits made a successful escape with a large sum of money, due largely to the fact that all necessary vigilante arrangements had not been fully completed or were not carried out. There is abundant reason to believe that the vigilante system will be equally effective in every county in Kansas where its organization is well perfected. The vigilantes themselves are ready and anxious to serve; it only remains for the banks to take the initiative and complete all the steps so necessary to their efficient operation."

ASILENT electric alarm system is one of the essential features of the state-wide vigilante protective plan in Indiana. The fact that a satisfactory system can be installed for as little as \$50 was emphasized recently in *The Hoosier Banker*, the official publication of the Indiana Bankers Association.

In discussing this matter, C. E. Lamb, president of the Bank of Mount Summit, said a silent alarm was most desirable as additional daylight protection to the small town banker.

"The silent alarm is arranged within the banking room, with push buttons and switches at advantageous points such as are installed in connection with the usual burglar alarm; but instead of a gong being sounded on the outside of the bank's walls, there is no audible sound, especially to those parties within the banking room (and to those of us in the small bank, where only one or two are employed, this should appeal, because if an audible alarm is touched off while a man is at the window with a 'gat' leveled on us, his suspicions as to the party responsible for the alarm being centered on one or two might cause him to become suddenly excited, and he might squeeze that trigger). Now, with this system properly installed and working, the idea is to have at vantage points, preferably across the street or very nearby business houses, where bells may be installed, arms, ammunition and a man who is willing and can use them. There is always a business man who is willing to cooperate, and when this bell rings, it will be his duty to place himself in a safe position that can com-

mand a view of the bank's entrance, then with his gun prepare to take care of the man that caused this alarm to be given. He as a rule can get a description of both man and machine, which should be easily recognized, especially when you have men looking for him to take his leave from the bank. After the alarm has been given, it is also a good idea to have one of the bells installed in the local telephone exchange which will ring along with the other alarms (the telephone companies have, in most all cases, been quite willing to cooperate), then it will be the operator's duty to notify the parties on the 'alert card,' and such others after that as she may think of.

"The cost is very nominal. I shall quote you figures for a system with three outside stations, or bells, within 600 feet of the bank. This will take care of the average telephone exchange as well as two stores close to the bank:

3 bells at \$1.....	\$3.00
3 transformers at \$1.50.....	4.50
3 switches at 75 cents.....	2.25
750 feet No. 14 copper.....	15.00
Lead cable (1 pair).....	2.75
Annunciator (inside wire).....	3.00
Tape, screws, staples, etc.....	.50
6 push buttons at 25 cents.....	1.50
Labor	12.50

Total estimate of cost.....\$45.00

"In lieu of dry cells, transformers are suggested. This eliminates an expense for renewal of dry cells and insures service. The cost of the electricity is based on actual use, which is practically nil. The lead cable can and should be used to carry the outside wires from some distance to the bank underground. The inside stations should include one in basement and in vault.

"There are some elaborate systems of this nature in use, but for the average cost it should not go beyond the \$50 limit, and can be effectively installed for less, due to locations of outside stations, and for the cost involved I have reason to believe, as several other bankers do, that it is an effective device that is very necessary, especially in the smaller towns."

Disappearing Contractors and Assets

A. NEWTON ROBSON (2897), a contractor who was formerly located in the Realty Board Building, Miami, Fla., has left for parts unknown, leaving unpaid notes amounting to several thousand dollars. Robson obtained credit on the strength of a financial statement showing his total assets as \$92,000. Part of these assets are represented by his claim to ownership of a block of stores in Casper, Wyo., which he lists at \$60,000. Upon investigation, this statement was found to be false, as the records show that he owns no property in that city and

the county officials claim to have never heard of him. He was traced to a hotel at Philadelphia, and it is understood that he left there for New York City. As Robson was actually engaged in the contracting business, and has the general appearance and manner of a reputable business man, it is probable that he will continue his operations under similar circumstances.

Robson is described as about 40 years of age, 5 feet 6 inches tall, weighing about 150 pounds. He has a pug nose, which appears to have been broken, is a fluent

talker, inclined to exaggerate; flashy dresser, likes to display diamonds; has been traveling in a blue Packard Six sedan.

CHARLES J. SPILLER (2898), also of Miami, has made his disappearance under the same circumstances as Robson, except that his unpaid notes are smaller and that he actually owned a small grocery and delicatessen store. It is believed, however, that he boosted his assets, which he claimed to be \$80,000.

Bandits Wanted in Virginia



Kirby D. Dellinger

for
the
Hold-up
of
a
Bank



Helen Blackwell

KIRBY D. DELLINGER (2893), who with two women and another male accomplice held up the Mount Jackson National Bank, Mount Jackson, Va., on July 25, has disappeared with HELEN BLACKWELL (2894), BETTY LEE WILSON (2895) and CECIL E. WILSON (2896), his alleged partners in the crime which netted the quartette about \$2,000. Photographs of the first two named are reproduced with this warning to aid in their arrest. Anyone recognizing them is urgently requested to notify their local police and the nearest office of our detective agents.

Shortly after the holdup they fled to the mountains of West Virginia, and have since been reported as having been seen in Boston, Mass., and in the vicinity of Niagara Falls, N. Y. It is also thought that they will enter Canada. Dellinger, who is 29 years old, a former mail clerk and resident of Mount Jackson, Va., was recognized while holding up the bank by his cousin, one of the bank

employees, whom he attempted to shoot. He was previously sentenced to two and a half years in the reformatory at Lorton, Va., for robbing the mails.

Dellinger's description is given as 29 years of age, 5 feet 9 inches tall, weighing 178 pounds; medium build, medium complexion, brown hair and eyes, smooth shaven.

Cecil Wilson is 22 years of age, 5 feet 8 inches tall, slender build, weighing 135-140 pounds, dark complexion, dark brown hair and eyes; also smooth shaven.

Betty Lee Wilson is described as 22 years of age, but appears to be older, weighing about 130 pounds and is 5 feet 5 inches tall; medium complexion, slate gray eyes. She is said to be a bleached blonde, her hair originally being very dark brown.

Helen Blackwell is 20 years of age, but appears to be between 25 and 30, 5 feet 8 inches tall, weighing 100 pounds; is very thin, sharp features except for her nose, which is rather flat.

with this warning, together with another member of the gang. Bankers recognizing any of them upon appearance, attempting to cash their forgeries, are urgently requested to do everything possible to cause their detention and notify their local police, also the nearest office of our detective agents. As already pointed out, these crooks operate over a wide territory, their more recent work being in Chicago, Detroit, Cleveland, Boston, New York, Philadelphia and Maryland. They will probably operate in at least one of these cities again before the next issue of this Section is published.

Fake Realty Buyer Going Strong

J. G. ABBOTT (1523) is still touring through the west, where he is passing bogus checks in his usual fashion.



J. G. Abbott

As stated in last month's issue of this Section, page 3, under the caption, "Realty Buyer Repeats," Abbott enters into an agreement to lease or to purchase several thousand acres of pasture land, and in the course of his dealings with the local bank, cashes one of his checks. He sometimes has the individual with whom he is negotiating indorse his check, but sometimes finds this precaution to be unnecessary, as his general demeanor and the nature of his spurious transactions make him appear trustworthy. He usually claims to be from St. Joseph, Mo., and also mentions with signs of paternal affection two sons, whom he states are in the cattle business with him.

Abbott's last deal was at Spiro, Okla., where he is described as about 55 years of age, 5 feet 7 inches tall, heavily built, weighing 165 pounds; light complexion, gray eyes, light gray hair, small false teeth, smooth shaven, round face. He wears a Shriner's pin in his coat lapel.

Beckman Seen in Baltimore



Ralph Beckman



Frank B. Pond

RALPH BECKMAN (2007) has been recognized at Baltimore, Md., as the operator who attempted to cash a \$900 forged check drawn and handled in the regular Adler style, which has frequently been described in previous issues of this Section, last in the August, 1927, issue, page 2, under the caption: "Adler Gang Again Active in East."

The check presented at Baltimore was made payable to "currency," bore the signa-

ture and rubber stamp of the maker, also the maker's indorsement and a second indorsement; Harold Freeman, the alias used by Beckman on this occasion.

As usual, if a bank teller makes any inquiries regarding payment of checks presented by this outfit, Beckman quickly disappeared when told one of the bank officials would have to O. K. the item before payment would be made.

Beckman's photograph is again reproduced

High Voltage Crook

E. FRED LUKE (2899), who claimed to represent the General Electric Company, was reported from Mt. Clemens, Mich., as having defrauded an electrical dealer. Luke poses as a field representative for the General Electric Company, and, like most of his professional kinsmen, carried what appeared to be literature and credentials of that organization and showed that he was familiar with the business. He claimed to have been in touch with several electrical dealers in the town, and that he intended to select one as district representative, displaying contracts to that effect. After informing his victim that he had been

selected as the district representative, Luke added that a \$200 deposit would be required to show good faith. This money was paid in the form of a cashier's check, payable to the General Electric Refrigeration Company and turned over to Luke.

Luke later deposited this check at a Detroit, Mich., bank, where he overcame the question of representing the General Electric Company by having preliminary papers drawn up in the proper legal manner showing him to be the owner of the Luke Refrigeration Company. The General Electric Company is aware of this swindler's activities, and has published articles in its trade paper warning dealers to watch for him, as he is continuing his operations.

Tressi Sentenced



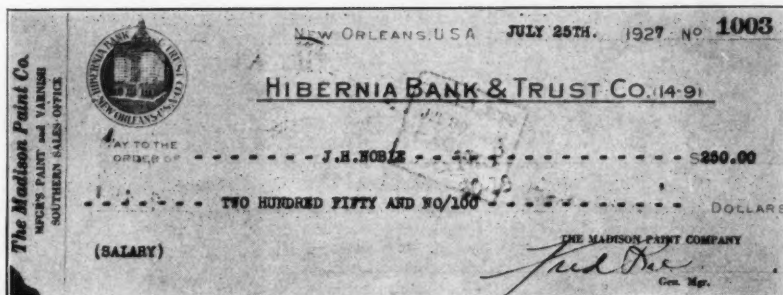
Joseph Andre Tressi

JOSEPH ANDRE TRESSI (2382), alias Dr. J. A. Berringer, about whom mention was made in the July, 1927, issue of this Supplement on page 5, and referred to as a self-styled, talented doctor of music, was recently arrested in Nevada and returned for trial to Astoria, Ore., where he was sentenced to the State Penitentiary, Salem, for two and a half years for negotiating a number of checks, one believed to be for \$3,000. As previously stated, Tressi has a hobby for directing amateur productions of comic operas, using local talent. He also gives vocal lessons. His two favorite selections for comic operas are the "Chimes of Normandy" and "Bells of Corneville."

Tressi attacked banks, merchants and individuals with impartial frequency, using checks on the Herald Square Branch of the Greenwich Bank, New York, N. Y., the Dollar Savings Bank of Wheeling, W. Va., and the Massachusetts Trust Company, Boston, Mass. Tressi is about 65 years of age, 5 feet 7 inches tall, weighing 150 pounds; fair complexion, thin face, long nose, wears tortoiseshell eyeglasses. He speaks with a slight German accent and his voice is sometimes high-pitched. He is known to be very fond of the ladies.

Members recognizing Tressi through this warning as having defrauded them are advised to have detainer warrants lodged at Salem.

Bogus Paint Check Passer Caught



One of the bogus checks drawn by B. H. Murphy

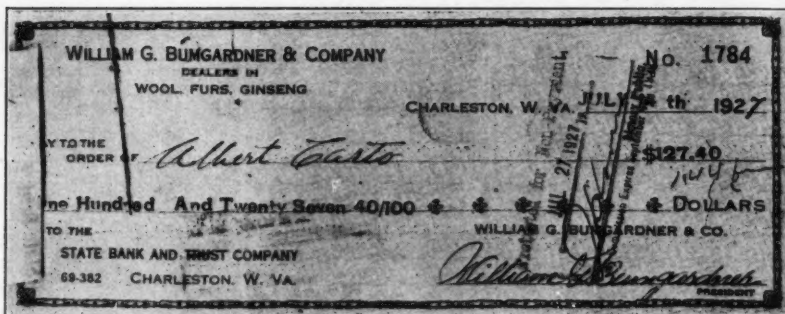
B. H. MURPHY (2829), alias J. H. Noble, who has defrauded many banks throughout the South and West, was arrested at Mobile, Ala., through the efforts of our detective agents with the quick cooperation of the Fidelity Bank & Trust Company of Memphis, Tenn., and the First National Bank of Mobile. This arrest should put an end to the many frauds which involve the use of imitation checks of various paint and varnish companies which were drawn on the Canal Bank & Trust Company and the Hibernia Bank & Trust Company, of New Orleans, La.

As reported in the June, 1927, issue of this Supplement, page 6, W. H. SCOTT (2773), who was formerly Murphy's partner in passing these checks, was arrested at

Memphis, Tenn., and extradited to Fort Worth, Tex. He has since been sentenced to 2-10 years in the Texas State Penitentiary, Huntsville, Tex.

Member banks throughout the South and West who have been defrauded by means of these Glidden Varnish Company and Madison Paint Company checks are requested to have detainer warrants placed against Murphy so that they may prosecute him, particularly in the event that the prosecution on the present charge against him is unsuccessful. Murphy is described as between 30-35 years of age, 5 feet 6 inches tall, rather slender; has light complexion and light sandy hair. He sometimes wears a small mustache; is a good dresser and talker, and generally makes a good appearance.

Bumgardner Is Sought



One of the counterfeit checks passed by William G. Bumgardner

WILLIAM G. BUMGARDNER (2903) has been passing through the South, where he negotiated many checks which are issued by his fictitious firm, William G. Bumgardner & Co., dealers in wool and furs. These checks are drawn against the State Bank & Trust Company, Charleston, W. Va., on a special form, which is reproduced with this warning so that member banks receiving any of them may endeavor to cause the operator's apprehension.

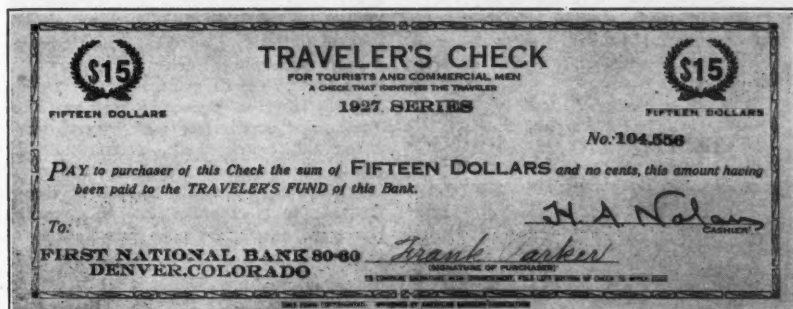
Bumgardner is wanted in the following cities of West Virginia: Oak Hills, Mount Hope, Beckley, Bluefield, Martinsburg, Elkins and Charleston. He is also being sought in Tennessee and is described as about 60 years of age, 6 feet tall, weighing 160-170 pounds; dark hair and mustache

turning gray, rather shabbily dressed, ruddy complexion; has the appearance of a laborer or a dirt farmer.

"Certified" by Angells

T. H. ANGELLS (2907) forged the certification of the Erie Trust Company, Erie, Pa., to a number of checks drawn on that institution on the check form of the Andrews Land Company. A number of these checks of the Andrews Land Company were stolen, and the signature of O. P. Andrews, Treasurer, appearing on these checks was a good imitation of the genuine signature. The certification stamp appearing on these checks reads: "Certified—Signature and Amount Guaranteed."

Bogus Travelers' Cheques



One of the bogus travelers' cheques which Frank Parker is still continuing to pass

FRANK PARKER (2848), alias Patterson, was last heard from in Montana, where he continued to pass bogus travelers' cheques, which he has been circulating in various parts of the country. A warning regarding this fellow was published in last month's issue on page 4 under the caption "Still Floating Bogus Travelers' Cheques."

The check forms used by this swindler bear the words at the bottom, "This Form Copyrighted, Approved by American Bankers' Association." This, of course, is entirely erroneous, as the only travelers' cheques bearing the name of the American Bankers Association are issued by the Bankers' Trust Company. Specimen of Parker's work is reproduced with this warning, as he will likely continue to use this same style of

check until apprehended. The banks Parker drew against are the First National Bank, Denver, Colo.; the American Bank, Cincinnati, Ohio, and the First National Bank at Topeka, Kan., a non-existent bank.

His description was given as 35 years of age, 5 feet 10 inches tall, weighing 185 pounds; good build, light complexion. He is reported to be accompanied by a woman and driving a large sedan, which was said to be an Oldsmobile. Member banks receiving any of Parker's handiwork in deposits are requested to immediately notify their local police and the nearest office of our detective agents, as Parker is wanted in many cities for defrauding hotels and merchants.

Marcantel Operating

MAX B. MARCANTEL (2096), alias H. M. Martell, who was employed by the Calcasieu National Bank at Oakdale, La., about two years ago, is believed to be using the name of that institution in bogus transactions which were last reported from Long Beach and Pasadena, Cal., where he cashed drafts drawn on the Phoenix National and Valley Banks of Phoenix, Ariz. Upon the return of these items, for the reason that Marcantel had no account at the Phoenix banks, further investigation disclosed that he had also defrauded hotels with similar items, usually drawn for \$30 or \$40.

In addition to mentioning the fact that he was formerly connected with the Calcasieu National Bank, Marcantel also spoke of his former work at Phoenix for the Cady Lumber Corporation of McNary, Ariz.

His victims describe Marcantel as between 35 and 37 years of age, 5 feet 7 or 8 inches tall, slender build, weighing about 150 pounds. He is of French decent and has a decided accent.

HOWARD WILSON (2934), alias George B. Andrews, claims to be a government engineer engaged in the construction of a bridge at a nearby point when opening an account through which he later plans to negotiate bogus drafts. Wilson is known to have made two such attempts at Norfolk, Va., using drafts purporting to be against the Riggs National Bank of Washington, D. C. Member banks in Virginia are warned to watch for him.

The Traveling Doctors

TWO self-styled doctors are touring through Ohio and neighboring states cashing small bogus checks. **DOCTOR FAIR** (2900), alias McCline, alias Jones, usually attempts to victimize banks by cashing his paper over the counter. If refused, he calls on local medical men and through Masonic, medical, and fraternal affiliations, induces them to either indorse or cash his paper. Fair is 50 to 55 years of age, almost 6 feet tall; has dark eyes and black hair streaked with gray; one of his front teeth is surrounded with gold, but not crowned.

DOCTOR REES (2901), alias Burr, alias Smith, alias Green, who is driving a blue Hudson sedan, usually tries to cash his checks at filling stations. He is 40 years of age, 5 feet 6 inches tall, weighing 160 pounds; has dark complexion.

The Border Patrol

USING the name of **IRVING ROY** (2902), a swindler carrying supposed credentials from the mayors of several cities, cashed a bogus check at Rochester, N. Y., while passing through there on what he claimed to be a hiking tour of the United States and Canada.

Roy's check was taken from a book of the Standard Bank of Canada, and was returned with the too familiar notation, "No Account." In addition to his introductory letters, Roy presents what purport to be credentials identifying him as a representa-

tive of the Pictorial Review Company. He claimed Toronto as his home, and said he has been attending a college in Brooklyn.

He is described as about 24 years of age, 5 feet 6 inches tall, weighing about 140 pounds; had a small mustache. Roy obtains his letters from the various mayors by calling at their offices and stating that he has just completed a hike from Brooklyn, N. Y., or some other distant point and requests that he be given a letter to the effect that he has arrived at his destination. Members receiving similar checks under these circumstances are requested to notify their local police and endeavor to cause the operator's apprehension.

Same Old Scheme



H. J. Carroll

H. J. CARROLL (2860), whose true name is reported to be F. W. Steine, was last known to be operating in Brooklyn, N. Y., having previously worked in New England cities. He continues with the same method of operation, namely, opening an account with checks drawn on several institutions where he has no account and after several days withdrawing against them before returns have been made.

Some of the banks Carroll drew on are: The American Exchange Irving Trust Co., Flatbush branch; Corn Exchange and Chelsea Exchange Banks, New York City, and the Liberty Trust Co. of Newark, N. J. As there is every indication he will continue his operations in the East under the same circumstances, Carroll's photograph is reproduced with this warning.

He is described as 28 years of age, 5 feet 11 inches tall, weighing 150 pounds; dark complexion, dark hair, smooth shaven. His left shoulder and arm are badly burned.

Young Oklahoma Bank Bandit at Large



Joseph Staley

JOSEPH STALEY (2904), alias Benny Forrester, is the youthful Oklahoma gunman and thug who with the notorious Matthew Kimes held up the Sapulpa State Bank, Sapulpa, Okla., in January of this year. He is still at large and is believed to be in the vicinity of Red Fork, Okla., where his relatives live. *

Staley's photograph is reproduced with this warning so that anyone recognizing him may report his whereabouts or endeavor to cause his apprehension. Staley has been positively identified by an official of the Sapulpa State Bank as "the little fellow who cursed him and threatened him with a pistol." Despite his youth, Staley is a dangerous criminal and an escaped convict. He is described as 20 years of age, 5 feet 7 inches tall, weighing 138 pounds; long, light chestnut hair, rather square face, slate gray eyes.

Bogus Cashier Checks

JM. CARNEY (2905), alias B. F. Collins, is issuing counterfeit cashiers' checks, purporting to be drawn by the Clarksburg Trust Company, Clarksburg, W. Va., payable at the Chatham Phenix National Bank & Trust Company, New York, N. Y. Several of these checks were received by banks at Dallas, Tex., through the mail with a letter of introduction supposedly written by the Clarksburg Trust Company. The operator, for some unknown reason, did not appear at the bank or make any attempt to obtain cash in these particular transactions.

A specimen of these counterfeit checks is reproduced with this warning. The following discrepancies appear on the counterfeits: 1. The seal is smaller than that on the genuine, and the latter does not have the

circle with the legend, "Where savings are safe." 2. The line, "Pay to the order of," on the genuine, begins immediately to the right of the seal, whereas on the counterfeit that line begins at the extreme left-hand margin of the draft.

MacDonald Active



Allen MacDonald

ALLEN MACDONALD (2043), who in the early part of 1926 defrauded a number of bankers and others at Duluth, Minn., is believed to be still active in his old game or some similar scheme. As reported in the February, 1926, issue of this Section on page 4 under the caption, "Insurance Linked with Fraud," MacDonald obtained a loan on the pretense that a local individual had assigned to him an insurance policy which was soon due to mature. He claimed that he had obtained this assignment on a loan, but was in need of funds himself, and applied for a loan on the policy in question. As MacDonald's general appearance and story seemed good, the loan was extended to him. It later developed, however, that the entire proposition was a fraud, including the policy itself.

MacDonald is also familiar with the brokerage business and may attempt some

form of swindle along that line. His photograph is reproduced with this warning, and readers knowing his whereabouts are requested to notify their local police, also the nearest office of our detective agents, as he is wanted by the Chief of Police of Duluth, Minn. He is a native of Halifax, Nova Scotia, and is described as 39 years of age, 6 feet tall, heavily built, weighing 190-200 pounds, dark sallow complexion, full round face, dark piercing eyes, black hair, thin in front. He is a heavy smoker, frequents brokerage offices and talks freely about investments.

According to the Ancient Order

AS. BARNES (2908) has used a forged letter of introduction ostensibly written by an official of the Woodside National Bank, Greenville, S. C., to facilitate his bogus check transactions. His method of operation was to represent himself as the newly appointed agent of the Pioneer Life Insurance Company of Greenville, there to establish an office of the insurance company at Sumter, S. C. The letter recommends Barnes very highly as a valued customer of the Greenville Bank. Barnes opened an account with a personal check for a large sum drawn on the Greenville Bank and the next day withdrew the greater part of this deposit, saying he needed the money for expenses incident to the opening of the office.

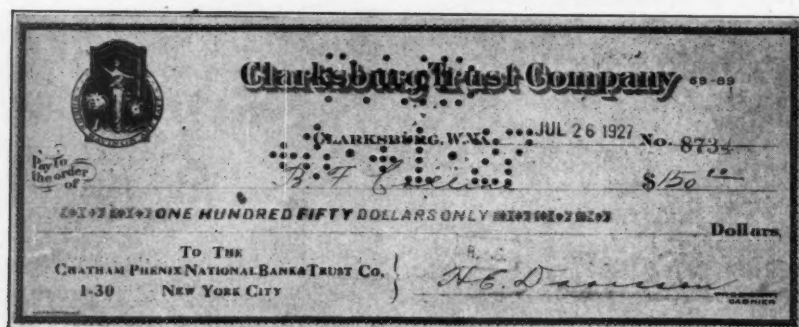
True to the traditions of his profession, Barnes disappeared immediately after drawing against his deposit, which was later returned "unpaid." It developed, of course, that the letter of introduction was forged.

Barnes is described as 25-30 years of age, 5 feet 8 inches tall, weighing about 140 pounds; has medium complexion, dark hair and of general good appearance. He wore a blue serge suit and straw hat.

H. W. BAUER (2909) is reported in New York City, where he is negotiating bogus checks drawn on the Hamilton Trust Company, Philadelphia, Pa., where he has no account.

M. F. BEVANS (2910), who formerly operated a printing shop at San Francisco under the name of Bevans & Co., cashed a check at a local bank where he was well known. The check was later returned as bogus. It was made payable to Bevans & Co., signed H. B. Curtis, drawn on the Anglo-California Trust Company, Market and Sansome Streets Branch.

W. D. J. BOLTON (2911), alias Norman O. Siemer, alias Harold A. Yorke, opened accounts at three different banks at Oakland, Cal., where he claimed to be a salesman dealing in rugs, curtains, and similar household articles. The accounts were opened with \$100 in cash. Several deposits consisting of checks drawn on other local banks were later made, also withdrawals, preparatory to his depositing and drawing against a bogus check drawn on an out-of-town bank. These latter were usually drawn on the First National Bank, Portland, Ore. Bolton made a small with-



One of the counterfeit cashiers' checks issued by J. M. Carney

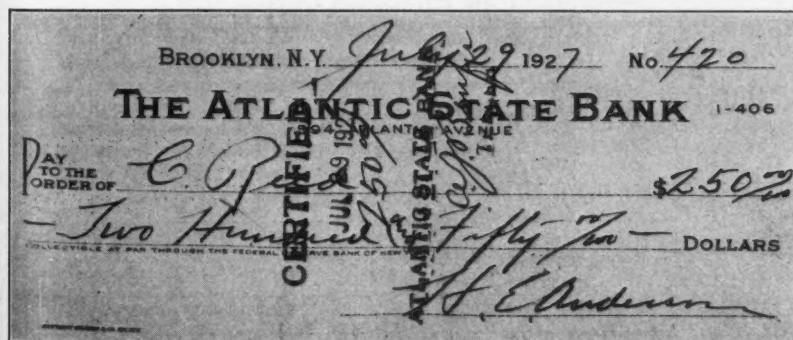
drawal practically every time he made a deposit, thus reducing his cash balance to almost nothing before negotiating the final item. He is described as 55 years of age, 5 feet 6 inches tall, weighing 155 pounds, light complexion.

"JUNE" BOWMAN (2855), who was reported in the August, 1926, issue of this Section as having passed through Pittsburgh and Boston, using spurious letters of introduction purporting to have been issued by the State-Planters Bank & Trust Company, Richmond, Va., was at that time thought to be a woman, but is now known to be a man.

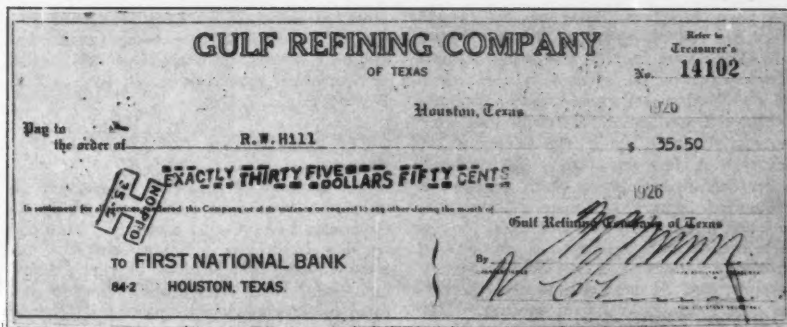
More recently he was reported by Boston banks as using letters similar to those described in the August issue, but which were ostensibly written by the People's National Bank, Winston-Salem, N. C. He also showed an Elks' card and an automobile registration card as a means of identification, and cashed bogus checks which were drawn on the People's National Bank. Bowman is described as about 35 years of age, 5 feet 6 inches tall, weighing 140 pounds; medium build, sandy hair, wearing gray suit, gray overcoat and gray felt hat.

WILLIAM CULLEN (2912) is using a fake letter of introduction, ostensibly issued by the State Bank of Chenoa, Chenoa, Ill., bearing the forged signature of Victor L. Nickel, assistant cashier of that institution. This letter identifies William Cullen as the possessor of a draft, specifying the number, which is issued by the State Bank of Chenoa, payable to Cullen. At Leavenworth, Kan., Cullen cashed one of these drafts, payment being made on the strength of the forged letter of identification. This draft purported to be issued by the State Bank of Chenoa and is payable at the Illinois Merchants Trust Company at Chicago.

H. E. ANDERSON (2906) is passing bogus certified checks at Atlantic City, N. J., and other eastern cities, drawn on the Atlantic State Bank, Brooklyn, N. Y. These checks are drawn on the regular form of the Atlantic State Bank, where the operator opened a small account, which has since been closed. The spurious certification stamp is reasonably well made up, and members are warned to watch for this fellow's reappearance. A specimen of his work is reproduced below.



One of the bogus certified checks passed by H. E. Anderson



Specimen check drawn by R. W. Hill on the non-existent "Gulf Refining Co. of Texas"

R. W. HILL (2916) alias A. B. Lewis is again active at Livingston, Tex., with checks drawn on the non-existent "Gulf Refining Co. of Texas." Details of this fellow's method of operation are not available at this time, but a specimen of his checks is reproduced with this warning so that members receiving any will recognize them as being fictitious. This is the first time Hill has operated since September of last year, when he was reported at Seguin, Tex. To enable our readers to easily identify these checks particular attention is called to the words "of Texas." These words do not appear on the genuine checks of the Gulf Refining Co.

HARRY B. GALLAGHER (2913) is reported at Verona, Pa., where he negotiated bogus checks drawn on the Summit Trust Company, Summit, N. J., after an absence of more than two years from this field. His checks have since appeared in various cities west of Pennsylvania, the last one in Evanston, Ill.

While at Verona, Gallagher appeared at a bank with a woman who was fairly well known there, and had given the bank a check which was returned from the drawee for some slight irregularity. When this was called to Gallagher's attention, he stated that he and his woman companion had just been married, and gave the banker a check on the Summit Trust Company to cover the woman's check.

Gallagher then requested that a check on the Service Trust Co. of Passaic, N. J., be cashed for him, and in view of the above circumstances, this request was charitably granted. At Evanston, Gallagher was said to be traveling in a Reo automobile, New Jersey license No. U-40922. He is de-

scribed as about 35 years of age, 5 feet, 8 or 9 inches tall, medium build, well dressed, good talker, was accompanied by a woman.

DANIEL J. HAIMSON (2914) has been touring California where he negotiated a number of bogus checks drawn on the First National Bank of Boston, Dorchester Branch. Haimson's scheme is to visit the relatives of some person, usually a girl, residing in the East, with whom he has had his photograph taken. He uses this connection to have the person he visits endorse checks for him, and then cashes them at local banks. In one instance he is known to have used the name and photograph of a girl from Montreal, Canada. He is described as 28 years of age, 5 feet 10 inches tall, very stout; has black hair and blue eyes.

H. W. HANAHER (2915) formerly connected with a bank at St. Joseph, Mo., is issuing worthless checks drawn on the First National Bank of St. Joseph. Hanaher is apparently victimizing acquaintances made while in the banking business in St. Louis and neighboring cities.

H. C. HOWARD (2917), claiming to be sales manager for Frank A. Mulholland Co., 6 North Michigan Avenue, Chicago, passed two checks in that city drawn on the Commerce Trust Co., Baltimore, Md. They have been returned with the notation, "No such account."

EMIL HUDSON (2918), alias Jason Short, is reported from Kansas City, Mo., where he forged the "O. K." initials of a bank official upon checks. It is not known how the initials of the bank official were obtained, but it is probable that the operator, under some pretext, had previously obtained the official's initials or signature. Hudson is 43 years of age, 5 feet 10 inches tall, weighing 165 pounds, has dark brown hair and wore eye-glasses.

L. MILLER (2919), a female crook, opened an account at the Boston National Bank, Boston, Mass., several months ago, and shortly after withdrew her entire balance, but has continued to write checks against this account, which are coming through the clearings from various cities between New York and Boston.

A man using the alias of **NATHAN MILLER (2920)**, opened an account with a New York City bank representing himself as a member of the defunct firm of which the real Nathan Miller had been a partner, and gave a number of references that were apparently picked from the telephone directory. A few days later, the supposed Miller deposited a forged check against the account of another customer of the same bank and immediately obtained cash. In the meantime, he had reduced his deposits to practically nothing. After the customary disappearance, he continued to draw worthless checks against his own account. This operator is about 27 year of age, 5 feet 6 inches tall, weighing 150 pounds, has dark hair and complexion; Jewish.

E. W. PARKER (2921), a negro, opened an account at a Thomsonville, N. Y., bank with a blank check filled in the name of the First National Bank of Bessemer, Bessemer, Ala., which was later returned "No Such Account." Parker attempted to withdraw against his new account before returns were made, but was refused. However, he is in possession of a passbook showing a cash entry of \$1 and also of a bogus check, and may try to raise the amount and use this in future transactions. He is described as about 30 years of age, short stocky build. He stated that he was a brick-layer.

R. D. PERKINS (2922) and **STANLEY C. GRAY (2923)**, are reported from Medford, Ore., where they claimed they were about to start the Medford Service and Repair Co., Inc. These men opened an account with bogus checks which they drew against before the items were returned through the clearings. The Perkins' deposit was a draft on G. B. Perkins, at St. Louis, Mo., whom the operator claimed to be the auditor of the Rock Island Railroad Co. The draft deposited by Gray was drawn on the Banco Mercantil de Monterrey, Monterrey Nuevo Leon, Mexico. When opening the accounts, this pair claimed to have operated the Klamouth Service and Repair Co., Inc., Klamouth Falls, Ore., which evidently was true. Perkins is described as 5 feet 6 inches tall, weighing about 150 pounds; has thin face, long neck, brown hair and blue eyes; pleasing personality, and is fairly well educated. Gray is about 5 feet 6 inches tall, weighing 185 pounds, heavy build; has dark hair and eyes.

Another Shell Game

AARON PEVSNER (2924) issued several checks at Paducah, Ky., drawn on the City State Bank of Chicago, Ill., where he has no account. These checks were given to mussel shell dealers in payment for purchase of mussel slugs. As it is probable that Pevsner will continue to issue these instruments under similar circumstances, members in the general vicinity of Paducah are warned to watch for them.

RICHARD RAPP (2925), alias Ray Lancey, alias F. M. Johnson, is reported from Detroit, Mich., where he issued checks bearing the forged certification of F. M. Johnson, teller of the Fletcher American

National Bank, Indianapolis, Ind. As several of these checks have been negotiated in and near Detroit, members, especially in that territory, are warned to watch for a repetition of Rapp's activities.

CECIL SMITH (2926), alias Cecil Rogers, and **BOB GARDNER (2927)** are under arrest at Tracy, Cal., where they attempted to pass forged checks drawn on the American Trust Co. of that city. This pair claim to have been in Santa Cruz, Cal. and were traveling in a roadster bearing a Michigan license, and it is probable they cashed some of their checks enroute. Member banks recognizing either of these men through this warning, are requested to have their local authorities lodge detention warrants against them at Tracy. Smith is described as 18 years of age, 5 feet 7 inches tall, weighing 145 pounds; has brown hair. Gardner, his accomplice, is described as 20 years of age, 5 feet 7 inches tall, has dark brown hair. An emblem of a man and girl, encircled in a heart, is tattooed on his right arm.

RALSTON M. TALBOTT (2928), after carrying an account at a Kansas City, Kan., bank for several years, cashed a check there which was drawn on the Victoria National Bank, Victoria, Tex., where he was known to have been engaged in business. The fact that Talbott's account at the Kansas City bank was properly carried for several years caused that institution to cash his check without question.

JAMES THOMPSON (2929) is reported from Boonton, N. J., where he defrauded a local merchant with a bogus check signed by himself drawn on the Kearny National Bank, Kearny, N. J., where he has no account. Thompson followed the usual method in such operations, of purchasing merchandise for a few dollars, giving the check in payment, and obtaining the balance in cash. He is about 27 years of age, 5 feet 10 inches tall, weighing 160 to 165 pounds; has dark hair, eyes and complexion.

E. WILLARD THOMPSON (2930) was socially introduced to several officials of an Upland, Cal., bank by one of their personal friends. He represented himself as a former doctor in the United States Navy, and a few days later, he induced one

of the bank tellers, who knew of the introduction, to cash a bogus check drawn on the Bank of Needles, a branch of the Bank of San Bernadino. It was subsequently learned that Thompson was an irresponsible person who has been in more than one scrape of this kind. He is described as 35 to 40 years of age, 5 feet 4 inches tall, weighing approximately 170 pounds, very heavy set. While at the Upland Bank, he wore a naval officer's jacket, and was driving a Chevrolet sport model coupe which was practically new.

W. WEBBER (2931), alias F. D. Rogers, appeared in Philadelphia, Pa., where he posed as a representative of Pratt-Whitney & Co., Hartford, Conn., about to open a branch office for that firm. He purchased general office equipment, giving in payment bogus checks drawn on the Riverside Trust Co., Hartford Conn., which bore the firm name of Pratt-Whitney & Co. inserted on the checks by a rubber stamp. Webber is about 6 feet tall, weighing 135 to 140 pounds; wears tortoise shell rimmed glasses with heavy lenses, and speaks with a decidedly German accent.

A Circus Performer

WALTER THOMAS (2932), posing as the advance agent for the Rubin & Cherry Shows, appeared at Birmingham, Ala., where he induced a local banker to cash a forged check for him. Thomas claimed that his wife had previously had an account at the bank in question, and from his general conversation and his answers to several inquiries, it appeared that he was associated with the Birmingham State Fair. The check was drawn on the Birmingham Trust & Savings Bank, payable to Walter Thomas and signed J. L. Dent, who is the secretary of the Alabama State Fair, which name also appeared on the signature line of the check. Member banks in this territory are warned to watch for him.

Arrests and Dispositions

THE detailed record of arrests and dispositions usually presented upon this page is omitted due to lack of space, but the figures are taken into account in the following table:

Statistics of the Protective Department

	Awaiting Trial Sept. 1, 1926	Arrests			Dispositions			Total Awaiting Trial
		Reported Since Aug. 31, 1926	Reported in July, 1927	Total	Convicted	Discharged or Acquitted	Fugitives Escaped, Insane or Dead	
Forgers.....	133	206	19	225	196	62	13	87
Burglars.....	15	14	5	19	17	3	2	12
Holdup robbers..	63	163	13	176	104	31	11	93
Sneak thieves..	3	....	....	....	....	....	3	....
Total.....	214	383	37	420	317	96	29	192

Carelessness Breeds Crime and Criminals Thrive on It. Take a Tip from the Bank Crook by Using the Same Extreme Care Which Characterizes His Plans

PROTECTIVE DEPARTMENT

American Bankers Association Journal

SECTION TWO

Courtesy First
Identification
Always

Contents Noted by
President
Vice-President
Cashier
Assistant Cashier
Paying Teller
Receiving Teller
Guard

OFFICES OF THE WILLIAM J. BURNS INTERNATIONAL DETECTIVE AGENCY, INC.

CALIFORNIA, LOS ANGELES—528 I. N. Van Nuys Building.
SAN FRANCISCO—211 United Bank & Trust Building.
COLORADO, DENVER—424 Cooper Building.
DISTRICT OF COLUMBIA, WASHINGTON—601 Southern Building.
FLORIDA, MIAMI—610 Exchange Building.
GEORGIA, ATLANTA—921 Healey Building.
ILLINOIS, CHICAGO—1050 Otis Building.
LOUISIANA, NEW ORLEANS—930 New Hibernia Bank Building.
MARYLAND, BALTIMORE—902 Fidelity Building.
MASSACHUSETTS, BOSTON—345 New Chamber of Commerce Building.
MICHIGAN, DETROIT—319 Dime Savings Bank Building.
MINNESOTA, MINNEAPOLIS—726 McKnight Building.
MISSOURI, KANSAS CITY—403 Ridge Arcade Building.
ST. LOUIS—619 Louderman Building.

NEW YORK, BUFFALO—405 D. S. Morgan Building.
NEW YORK CITY—165 Broadway.
NORTH CAROLINA, ASHEVILLE—403 Jackson Building.
OHIO, CINCINNATI—316 First National Bank Building.
CLEVELAND—1105 Sweetland Building.
OKLAHOMA, OKLAHOMA CITY—908 Colcord Building.
OREGON, PORTLAND—1008 Yeon Building.
PENNSYLVANIA, PHILADELPHIA—430 Widener Building.
PITTSBURGH—1203 First National Bank Building.
TENNESSEE, MEMPHIS—414 Bank of Commerce & Trust Building.
TEXAS, DALLAS—614 Kirby Building.
HOUSTON—1020 Marine Bank & Trust Co. Building.
SAN ANTONIO—606 Travis Building.
UTAH, SALT LAKE CITY—527 Continental National Bank Building.
WASHINGTON, SEATTLE—1805 L. C. Smith Building.
SPOKANE—1204 Old National Bank Building.

October, 1927

Vol. XX, No. 4

Courtesy First, Identification Always

WITHIN the past few months several losses have been reported by member banks due to carelessness or faulty identification in granting loans on adjusted service certificates under the provisions of the World War Adjusted Compensation Act. In one instance the applicant not only forged the signature of the legal owner of the certificate, which later proved to have been stolen; he also forged the name of a lieutenant-commander in the United States Navy on a Navy letterhead bearing its official seal. The genuine appearance of this letter disarmed suspicion, and the loan was approved principally because of forged credentials, which illustrates the degree of care necessary to prove identity and title.

The American Bankers Association has

done everything possible to provide information to member banks as to the requirements in making loans on these certificates. In the December, 1926, issue of the ASSOCIATION JOURNAL, Brigadier General Frank T. Hines, director of the United States Veterans' Bureau, set forth the regulations governing the redemption of loans from which the following excerpt seems pertinent:

"Proper identification of the applicant for the loan as the legal owner of the certificate will be the responsibility of the lending bank or trust company. Great care has been exercised in the issuance of the certificates to the proper persons in the first instance, but it is well known that some certificates have been stolen after they were issued, and in other ways have come into the possession of persons who have no legal right therein."

Additional information regarding the regulations, including the possible difficulties

surrounding the identification of persons presenting bonus certificates for loans, appear in the January, February and May, 1927, issues of the JOURNAL. The Savings Bank Division also published a pamphlet containing data for banks, explaining what the bank may do and what it must not do in the granting of such loans.

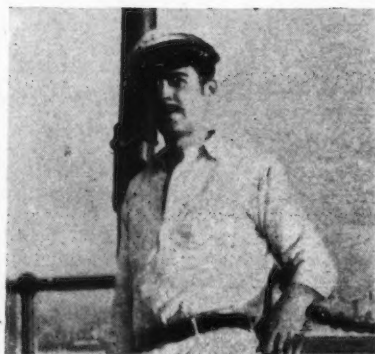
In this connection, it may be well to reproduce a portion of the May, 1927, article, which quotes a letter of the president of a Baltimore bank as follows:

"In order to identify borrowers who were not personally known to us—and most of them were not, of course—we required that each man should bring his discharge from the army, his insurance policy and a letter of identification. However . . . we told the veterans that it would not be necessary for them to be depositors and that, furthermore, it would not be required that any should become one."

DeRockemont Poses As a Yacht Owner

ED DEROCKEMONT (2935), alias J. R. Derby, has a method for defrauding banks which seems to be all his own. At Richmond, Va., he introduced himself to a young man, and convinced him that he had been a schoolmate of his several years ago. DeRockemont then formed a social tie with this man and managed to be introduced to his friends, among whom were the wife and daughter of a bank president.

DeRockemont claimed his father had moved to Los Angeles, Cal., and was operating a chain of cabarets and amusement places all along the West Coast known as "The Brown Derby." He was introduced at the bank by the president's wife, where she indorsed several of his checks drawn on the Kendrick State Bank, Kendrick, Idaho,



Ed DeRockemont

signed A. B. Derby; also drawn on the American Trust Company, Palace Hotel Office, San Francisco, Cal., signed Mrs. Anne Derby, whom the operator claimed was his aunt. Derby displayed a photograph of himself, showing him aboard a vessel, which he claimed was a private yacht on which he had cruised around the world. This photograph is reproduced herewith, and shows DeRockemont wearing a mustache, but he was smooth shaven when at Richmond. His description is 28 to 30 years of age, 5 feet 7 or 8 inches tall, weighing 135 pounds; medium thin build, ruddy complexion, brown eyes, black hair. He is a fluent talker, and conveyed the impression, without definitely saying so, that he was a commercial artist.

Exchange Buyers Again Active

A GANG of forgers, who are the same as those reported in the February, 1927, issue of this Supplement on page 4, under the caption, "A Spanish Crook," is again active in New York City with a slightly different method of operation.

The present system is to engage a messenger boy, usually from the Western Union or Postal Telegraph system, or a taxicab chauffeur, and send him to a bank with a forged check to be certified. Their check might also be presented by a messenger of another bank. If they are successful in having the check certified, the messenger is sent back to the bank to exchange the certified check for a cashier's check payable to a foreign exchange dealer, private bankers, or to the foreign exchange department of another bank.

Before entering this phase of their scheme

the operators will have negotiated with the foreign exchange dealer, learned the cost of a certain amount of foreign currency and arranged for payment by a cashier's or certified check. With this information, they are able to forge the check for the exact amount to cover the cost of a given equivalent in foreign currency.

With all arrangements completed for the purchase of foreign exchange, the cashier's check is accepted as payment and the bank is left holding the bag for the amount of the forged check it certified.

Because of the comprehensive preparation by these operators to make their plan foolproof, when a check is presented by a messenger, as stated above, and he requests that it be certified or asks for a cashier's check in exchange for it, the validity of the check should first be confirmed by direct

telephone inquiry of the purported maker. Extreme care should also be exercised in detaining or trailing the messenger as his employers—the crooks—are too smart to expose themselves to arrest by ordinary trailing methods or delay in the return of the messenger. The best chance for the arrest of these forgers is in giving the messenger a dummy envelope, fully sealed, and the messenger should be carefully followed by two men prepared to make the arrest.

W. E. JOHNSON (2960), alias R. E. Miller, defrauded several merchants of Hundred, W. Va., with bogus checks drawn on the First National Bank of Cameron, Cameron, W. Va. **I. F. OWENS** (2961), who is possibly a partner of Johnson, has also been reported from Hundred as working a similar game with checks drawn on the People's Bank & Trust Company, Fairmont, W. Va.

Tricky Work With Deposit Slips

S. J. STRAUSS (2936) succeeded in defrauding three out of the four banks he operated against at Richmond, Va. He presented three or four checks totalling about \$600 for collection, writing out a deposit slip for them, but did not display a passbook. In some instances he requested a duplicate passbook, pretending that the original had been defaced by some accident. At the same time, he presented for immediate payment a check for about \$150 drawn on the bank where he was making the deposit. This item was made payable to cash and signed S. J. Strauss. In the cases where he was successful it appears that the paying tellers took it for granted that his account

was satisfactory, in view of the deposits made, and made payment without verifying his account.

When attempting to verify the account later on, it was discovered that the operator had never had an account at the bank. Most of the checks deposited for collection were drawn on other Richmond institutions, some of them being filled in with a typewriter, others in longhand, all payable to S. J. Strauss and indorsed by him.

Strauss is about 31 to 35 years of age, 5 feet 6 inches tall, weighing 140 pounds; has sallow complexion and dark eyes; appeared to be a foreigner, speaking broken English; wore a dark suit and was fairly well dressed.

retailers, dentists, hotels, railroad ticket offices and express offices.

He passed three checks for \$65 each and another for \$75 in Oakland, Cal., furniture stores, soft drink parlors and a merchant tailor being the victims. At the furniture stores he ordered furniture sent out to vacant houses, getting the difference in price of the furniture and the amount of the checks in cash, which also was his method in his dealings with the tailor and the soft drink place. In Oakland and San Diego, Cal., he used the name of R. A. RABY, the checks being purported to be drawn by E. J. TULLY, Special Disbursing Agent.

ROWSE, alias R. A. RABY, alias E. T. CARSON, alias E. T. ROSE, etc., is described as about 41 years old, 5 ft. 8 in.; 135 lb.; blue eyes; brown hair, possibly graying at the edges; light sallow complexion. Wears uniform of petty officer, U. S. Coast Guard, with uniform cap, and sometimes blue uniform overcoat with brass buttons; also a long, black rain slicker; also has civilian clothes.

Should this man call, notify the nearest office of our agents, your local police or the United States Secret Service by telephone.

Watch for Armenian Bogus Check Writer

MIKE MLONGIAN (2769) has returned to the Southern Atlantic states after a visit to the West, and is continuing his bogus check transactions with considerable success. As reported in the June, 1927, issue of this section, on page 4, under the caption, "Watch for This Crook," Mlongian opens an account with about \$200 in cash, and shortly afterward deposits a check on some out-of-town bank for \$400. When depositing the check, he usually draws against his initial cash deposit. About a day later he endeavors to make another withdrawal before his check has been returned. He always uses decidedly Armenian names, and among his list of aliases are Mike Mhouezian, Dick Halajian and George Malkonian.

Members receiving new accounts from an unknown Armenian whose description compares favorably with that of Mlongian, as given below, are requested to compare the handwriting with that reproduced herewith. As his handwriting is rather singular, it should not be difficult to reconcile it with

other specimens. In the event the handwriting and physical description compare favorably, a telegram should be sent to the bank on which the check is drawn asking for an immediate reply as to its validity. If the reply states that the check is bogus, the local police should be notified, and the operator arrested, as Mlongian has defrauded many banks.

He is 25 to 35 years of age, 5 feet 2 to 4 inches tall, weighing 150 pounds; stocky build; has dark complexion, black kinky hair and dark eyes; has a prominent Roman nose, heavy eyebrows. He speaks Turkish; reads, writes and speaks Armenian, also some Arabic and broken English. He wears rings with large stones on both ring fingers. His general appearance is very neat and rather fashionable.

Geteponjian

Hieatt Runs Away From Milford

JAMES HERBERT HIEATT (2937), former cashier of the Milford Bank, left Milford, Ky., on August 11, taking with him \$75,000 of the bank's funds and a pretty, 17-year-old girl called Jackie Insko. Officials of the bank offer \$1,000 reward for Hieatt's capture, and Bert Insko offers \$500 reward for the return of his daughter.

Hieatt is married and a veteran of the World War. He is an enthusiastic hunter and fisherman and a very good marksman with a rifle. His peculiar physical description and characteristics would probably enable anyone getting a good look at him to identify him. He is about 35 years of age, 5 feet 8 inches tall, weighing 150 pounds; has black hair, just beginning to turn gray, and blue eyes; is an inveterate cigarette smoker, and exhales much of the smoke through his nostrils, causing him to have a cigarette cough; when not carrying his hands

in his pockets he continually bites his finger nails. Miss Insko, Hieatt's companion, has dark hair and fair skin. She is small, plump, vivacious and pretty. Vulgar but witty jokes comprise a considerable part of Hieatt's conversation. Anyone recognizing this pair is requested to notify their local police and the Milford bank.

Government Check Forger

EDWARD LAWTON ROWSE (2983), Coast Guard deserter, stole 1000 blank Coast Guard checks, drawn on the Treasurer of the United States, numbers 2100 to 3000 inclusive, Special Disbursing Agent 18161, which he fills out with typewriter in sums from \$50 to \$150, passing them on

Caughtrie In Oil Fields

ROY A. CAUGHTRIE (2985), having negotiated several forgeries at Los Angeles, is believed to have migrated to the oil fields of Arizona or Texas, where he is expected to continue his forging. His photograph is reproduced, and anyone recognizing him is requested to immediately notify the nearest office of our agents. Caughtrie is 35 years of age, 6 feet 1½ inches tall, weighing 160 pounds; slender build; has medium brown hair, blue eyes and prominent nose; has a blue mark on lower lid of left eye and two noticeable scars on the back of his head. He is sometimes employed as a mechanic, tool dresser or truck driver.



Roy A. Caughtrie

Carewe Kites Checks



John Bart Carewe

JOHN BART CAREWE (2984), alias Cole J. Drew, a bogus check operator, recently released from Leavenworth Prison, escaped while being returned to Little Rock, Ark., and may be expected to renew operations along his old lines. He obtains employment with an automobile sales agency; has his employer introduce him at a local bank, and after a few legitimate transactions, deposits a check for about \$1,000 on an out-of-town bank, then attempts to withdraw before returns are received. Carewe sometimes opens accounts at three different banks in the same town, using different names, and kites checks between the three institutions for several weeks. He is 31 years of age, 5 feet 6¾ inches tall, weighs 114 pounds; slender build; has dark complexion and black hair.

Roth Arrested



Carl A. Roth

C. A. ROTH (2753), who has victimized many people throughout the country with checks supposedly issued by C. A. Roth & Company of 80 Broad Street, New York, in the course of his self-styled stock transactions, is being held by the police of Baltimore following his arrest at Pittsburgh.

As reported on page 7 of the May, 1927, issue of this section, Roth and a companion advertised in newspapers the sale of stocks and bonds. These advertisements were followed up by communications and personal visits to prospective customers. During these transactions the customers were requested to indorse "expense checks," which were later cashed at nearby banks on the strength of the indorsements. Most of these checks were drawn on the Corn Exchange Bank, New York City, on the private check form of Roth & Company.

Roth and his partner are believed to have worked the same game as representatives of J. N. Keenan & Company, 45 Clinton Street, Newark, N. J., which offered for sale stock of the East Coast Improvement Company.

Roth is about 40 years of age, medium height, weighing 180 pounds, heavy build, rather stout. Banks to whom Roth's activities have been reported are requested to notify their customers so that they may have detainer warrants lodged against him at Baltimore.

Fake Travelers' Check Operator



Frank Munsie

FRANK MUNSIE, an ex-convict, has been identified, according to the Madera, Cal., police, by means of his photograph, as being **FRANK PARKER** (2848), who has been very successful in the past several months in laying down his fake travelers' checks throughout the country. Some of Parker's latest checks are drawn on the First National Bank, Topeka, Kan., which is a non-existent organization, as were some of the other banks on which his checks were drawn. These new specimens of Parker's handiwork also bear the notation, "This form copyrighted-approved by American Bankers Association," which is unauthorized. Parker's description is: 36 years of age, 5 feet 9 inches tall, weighing 140 pounds, sallow complexion, dark brown hair and eyes; was formerly a bookkeeper.

Try This On Your Sheriff or Chief of Police

Retail merchants in Casper, Wyo., are alive to the dangers of accepting checks from strangers as evidenced by their method of using local and county authorities in dealing with such would-be customers. Their plan contains a message to bankers in treating suspicious-looking strangers seeking funds without the protection of a reliable endorsement, and is explained as follows:

"Sheriff G. O. Housley is offering a service to merchants: Saturday afternoon is the time that check artists get in their good work—good for them and bad for you. The banks are closed. If a check is offered that is not known by you to be good, explain that you want to check up before cashing it—that the sheriff's office will check up for you. In one instance where the merchant called the sheriff, the man with the check left the store before the sheriff arrived. He was located and found to be a check worker wanted in other cities. The prompt action of the merchant in question saved other business men in Casper from getting stuck."

Bond Swindler

A MAN who represented himself to be Robert Sheldon defrauded a Chicago bank through a bond swindle. This party visited the banker, stating that he had a bond which was called for payment at Lincoln, Neb., and inquired as to how he could

make collection. When informed that the bank could make a collection for him, he requested that they do so. He then stated that he wished to re-invest the proceeds from the bond, and make an agreement to purchase a \$1,000 Interstate Power Co. first mortgage 5 per cent bond due in 1957.

About two weeks later this party again visited the bank during the absence of the party with whom he had first dealt, and offered in payment for the Interstate Power Company bond a draft for a sum greater than the purchase price, drawn on the City National Bank of Lincoln, Neb. He was given a temporary bond No. TN-5564 and the difference in cash. The draft was later returned as a forgery, and members throughout the Middle West are warned to watch for this fellow's reappearance, as he will probably continue to work this game.

Tourist Crook

FRANCIS WILLARD BROWN (2938), alias A. Page, is touring California in a Moon sport model roadster, and will probably visit neighboring states, defrauding merchants and others on his way. His usual system is to remain in a town for perhaps ten days to enable him to become acquainted. During this time he claims to be residing in the rural district with his brother. When he feels he is sufficiently acquainted with various local people, he negotiates his bogus checks, usually for about \$60 or \$70, bearing a signature supposedly that of his brother. Some of these checks have been drawn on the Oakland Bank, Oakland, Cal. The automobile he drives bears a Utah license and is registered under the alias of M. K. Miller of Kansas City, Mo. Brown is wanted by the sheriff of Madera County, Madera, Cal., whose circular describes Brown as a salesman and bunco artist. He is 28 years of age, 6 feet 2 inches tall, weighing 180 pounds, slender build, has light complexion, blue eyes and brown hair.

Buys Chain Stores

J. E. BENNETT (2674) has appeared in Newton County, Mo., where he has renewed his activities with a slight change from those reported in the April, 1927, issue of this Section, under the caption "Buyer of Banks." Bennett now claims to be connected with a general system of grocery stores, visiting the larger towns in the interest of his company, and desires to purchase a chain of stores. He continues to use spurious letters of introduction from banks in Missouri, Indiana and possibly other states. His general mien is still that of an intelligent and refined business man, and he is able to gain the confidence of those with whom he negotiates, as evidenced by the fact he induced a bank in Newton County to cash a fair sized check for him. This check was, of course, returned with the too familiar notation "No Account." A reward of \$100 standing until Sept. 8, 1928, and subject to its by-laws, is offered by the Missouri Bankers Association for the apprehension, conviction and imprisonment of Bennett. The only physical description given of Bennett is that he is 6 feet tall and has black hair, dark complexion.

Bogus Standard Oil Checks Re-Appear

D. D. DRAKE (2490) is again active after an absence of almost a year from his bogus check activities in which he always represented himself as an agent of the Standard Oil Company, as reported in the December, 1926, issue of this Section, page No. 3.

His latest transaction is reported from DeRidder, La., where he introduced himself as a representative of the Survey Office of

the Standard Oil Company in Baton Rouge, La. Following his old form, he presented a letter of identification on the forged stationery of the Standard Oil Company, and then produced his check, drawn on the First National Bank of Baton Rouge, which is non-existent. The DeRidder bank describes him as about 35 to 40 years of age, 5 feet 8 inches tall, weighing 150 pounds, blond hair.

him. Allen is 25 years of age, 5 feet 7 inches tall, has fair complexion and brown hair.

A. ATKINS (2944), who claims to be a traveling salesman for a stucco firm in Kentucky, swindled a Findlay, Ohio, bank with a check drawn on a Toledo bank signed Frank Berry. Atkins mentioned that he was formerly employed by the Bishopric Manufacturing Company of Cincinnati.

W. D. J. BOLTON (2911), alias Norman O. Siemer, who was reported on page 6 of the last issue of this Section as operating in Oakland, Cal., has migrated in an easterly direction, stopping off at Denver, where he attacked five banks.

Bolton claims to be a dealer in rugs, curtains and other household articles, as a basis for his operations. He opens his accounts with about \$100 in cash, later kiting with instruments drawn on other local institutions, and making withdrawals at the same time. He then deposits checks on out-of-town banks, some of these items being drawn on California, Texas and Oregon institutions. Being in possession of check books of the Denver banks, he will probably use them in his future negotiations. He is 55 years of age, 5 feet 6 inches tall, weighing 155 pounds; has light complexion.

Oil Field Check Passers

J. W. ROSE (2939) and two companions, whose names are unknown, defrauded several merchants at Stroud, Okla., with checks ostensibly issued by the Gulf Pipe Line Company, drawn on the Exchange National Bank, Tulsa, Okla., where there is no such account. These fellows are all described as between 25 and 35 years of age, neatly dressed in new khaki suits.

DUD THOMAS (2940), who is believed to be one of Rose's accomplices, worked a similar game at Stroud with checks bearing the firm name of Hannan & Price Drilling Company, Tulsa, Okla., payable at the Tulsa branch of the Federal Reserve Bank. Thomas claimed to be a tool dresser and is described as 5 feet 10 inches tall, slender build, thin face, blue eyes, light hair. He was accompanied by a woman believed to be his wife, who weighed about 110 pounds, was very thin and had black bobbed hair.

for a forgery committed some time ago. His modus operandi is to secure a position, probably with an oil or insurance company, and forge checks against his employer's account. His location is unknown, and his photograph is reproduced with the hope he will be recognized by one of our members or a police official. Any information concerning him should be promptly transmitted to the nearest office of our agents.

Dykeman is 37 years of age, 5 feet 8½ inches tall, weighing 134 pounds, has light hair and blue eyes. Fingerprint classification 1/1 UOI/UOO 9/.

Warnings

LAURA L. ADAMS (2942) was arrested at Los Angeles when, posing as Mrs. Frank E. Keller, she attempted to cash a bogus check on the bank on which it was drawn. She probably depended on her general appearance and the fact that she represented herself as the wife of the maker to avoid any suspicion of fraud. She is 28 years of age, 5 feet 4 inches tall, weighing 120 pounds, medium build, has dark hair, gray eyes, good teeth, sallow complexion, pimply face, wore shell-rimmed glasses, black coat with white fur collar and dark hat.

H. C. ALLEN (2943) sold an automobile to a customer of a Toledo, Ohio, bank, receiving payment in check, and had the purchaser identify him at the bank on which the check was drawn so that he could cash it. A few days later, Allen again appeared at this bank with a duplicate check to which he had forged the customer's name, and, in view of his previous identification by the customer, the forgery was cashed for

J. L. BOYD (2947) has traveled throughout the country in an automobile, and evidently is paying at least his automobile expenses with bogus checks drawn on the First National Bank, Port Arthur, Tex. Most of his handiwork is cashed at garages and filling stations.

MAURICE M. BARNETT (2945), posing as W. H. Hall, cashed checks bearing forged certifications and the forged signature of Hall, a New York furrier. These checks are drawn on the Washington Heights branch of the Capital National Bank, New York, N. Y., although Hall actually carries his account at the main office of this institution. Barnett displayed business cards on which are printed the correct name and business address of Hall. The forged certification stamp on these checks is too indistinct to show clearly in the reproduction of these checks, but a specimen is published so that the handwriting can be recognized.

A Preventive Measure —Use It!

THE following warning is being mailed by a New York bank to all of its customers:

Please notify us by telephone or mail immediately after the first of EACH MONTH if you do not receive your vouchers through the mail.

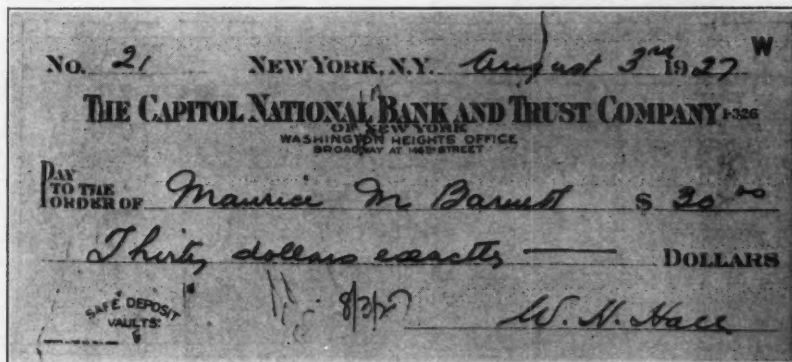
There have been a number of cases reported recently of letter boxes in apartment houses being broken open and the vouchers stolen and subsequently used for the purpose of making tracings and forging checks.

Dykeman a Forger



Arthur Dykeman

ARTHUR DYKEMAN (2941), alias Arthur Willis, alias Arthur Dittman, is badly wanted by a Dallas, Tex., member



One of the bogus checks cashed by Maurice M. Barnett

Mail Box Thief



Robert J. Bell

ROBERT J. BELL (2946), who was arrested at San Francisco for stealing mail from hall letter boxes, has confessed to passing numerous checks bearing forged indorsements, at banks in that city, also at Los Angeles and Oakland, Cal., Portland and Seattle. His photograph is reproduced here, and members identifying him as the presenter of checks on which they sustained a loss are requested to have detainer warrants lodged against him with the Federal authorities at San Francisco.

Bell is 30 years of age, 5 feet 9 inches tall, weighing 155 pounds, has grayish blue eyes, chestnut hair and fair complexion. He was once in the U. S. Navy, and when not actively engaged in passing forged checks, he was a salesman.

J. E. CALLAHAN (2948) is reported from Chicago, where he passed checks drawn on the non-existent Utah National Bank, also the Utah State National Bank, a bona-fide institution, where he has no account. Members in Chicago and nearby cities receiving any such items are requested to notify their local authorities and endeavor to cause the operator's apprehension.

O. E. CRAIG (2949) defrauded a bank at Florence, Kan., where he had been known for about ten years, by cashing a check supposedly issued by the Keystone Drilling Company, drawn on a Wichita, Kan., bank. Craig is 45 years of age, 5 feet 8 or 9 inches tall, weighing 200 to 210 pounds, smooth shaven, has red face and light brown hair.

A. C. COLE (2950) claims to be a representative of the fictitious Hudson Electrical Supply Company, New York City, and has defrauded a number of hotels and others with checks that bear the name of that company. They are drawn on the Knickerbocker Bank & Trust Company, New York, N. Y. He was last heard of at Donora, Pa., and probably is still in that general territory. Cole is 40 years of age, 5 feet 7 inches tall, weighing 140 pounds; American; wore dark suit.

ROBERT CLAYTON (2951), alias Robert Buckley, a bogus check swindler, obtains his introductions to banks by renting a furnished room or possibly a store close to the bank. At Wollaston, Mass., he succeeded in having the bank honor a check stating that he would return later in the day to open an account. He kept his promise

and did return later, depositing a check for \$196, having \$100 credited to his account, and withdrawing the balance. Both checks were returned from the American Exchange-Trust Company of New York City, on which they were drawn, as the operator had no account there.

Clayton also tried the same stunt at a New York City bank, but was not permitted to withdraw. He is 35 years of age, 5 feet 5 inches tall; has dark hair, round smooth face, very well dressed. From his conversation it is evident that he was connected with the oil refining business.

DeFriend Disappears

JAMES E. DEFRIEND (2952), an automobile dealer and garage owner of Watertown, N. Y., who disappeared from that city in the spring, leaving behind his family and a number of forged notes, is reported to have been seen recently at a hotel in Kingston, Canada. As it is not improbable that he will again set himself up in the automobile business, members recognizing him from this data are requested to notify their local police.

DeFriend is about 45 years of age, 5 feet 9 or 10 inches tall, weighing 170 pounds, has dark hair streaked with gray, dark eyes and complexion; appears to be of French extraction; is rather slow of speech and quite deliberate in his manner of action and walk; is dignified, and carries himself erect at all times; is very well dressed, usually in dark clothes; does not wear any jewelry.

C. DeSMYTER (2953), alias Bradley, confessed to defrauding about thirty Detroit and several Cleveland banks with bogus and worthless checks, when he was arrested at Hamtramck, Mich., where he attempted to operate in his usual fashion. He opened an account with a check drawn on the Bankers Trust Company, Toledo, Ohio, or some other institution, and at the same time attempted to draw about half the amount.

Same Old Stuff!

JOHN F. GILBERT (2954), alias P. E. Murphy, opened an account at a Hyattsville, Md., bank with two checks, one for \$300 and another for \$3,000, both of which were drawn on the Farmers and Merchants Bank, Keyser, W. Va. Gilbert mentioned

that the checks were the proceeds of property he had sold at Keyser, and that he had just arrived in Hyattsville.

A short while after making the deposits Gilbert paid a second visit to the bank, claiming to be without funds, and asked for a small amount to tide him over until the checks had cleared. The bank accepted his check for a small sum to their loss. Following this operation he was reported at Elizabeth, N. J., where he worked the same game, using the name P. E. Murphy and drawing on the Merrill Trust Co., Bangor, Me.

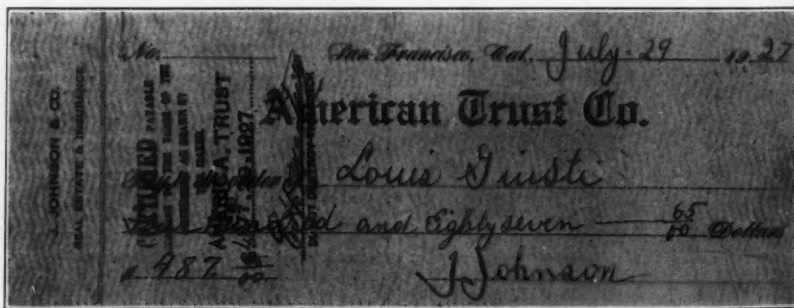
Gilbert is 45 years of age, 5 feet 6 inches tall, weighing 125 pounds, slender build, reddish hair, his hands appear to be those of a laborer; is shabbily dressed in a gray suit; chewed tobacco.

P E Murphy

C. M. HALL (2955), alias Howard B. Hansen, defrauded a Bridgeport, Conn., bank with checks drawn on the Merchants National Bank of New Haven, Conn., where he had no account. As it is known Hall also operated in New Haven, it is probable he will continue to issue similar checks throughout New England.

C. E. HAMILTON, JR. (2956), is reported from Atlantic City, N. J., where he is issuing checks on the First National Bank, Detroit, Mich., where he has no account.

J. JOHNSON (2959), alias Louis Giusti, opens accounts in eastern cities with small sums in cash and bogus certified checks drawn on the American Trust Company, San Francisco, Cal. These checks are drawn on a blue green safety paper, and the certification stamp reads, "America Trust Company," not "American," as printed on the check itself. On the left-hand side of the check appears the firm name, J. Johnson & Company, real estate and insurance. It is believed that the operator, shortly after opening the account with cash, deposits one of these bogus checks to build up the account and then attempts to make withdrawals. A specimen of these checks is reproduced so that members receiving any such items will immediately recognize them as fraudulent and endeavor to cause the operator's apprehension.



A specimen bogus check drawn on the American Trust Company, San Francisco, by J. Johnson

THOMAS HAYDEN (2957) cashed a number of checks in various New England cities, drawing on the South Orange Trust Company, South Orange, N. J., where he had opened an account with a worthless check. As Hayden restricted his activities to New England, members in that territory are requested to watch for the continuance of his performances and endeavor to cause his apprehension.

Publicity Director

C. W. JEROW (2958), posing as the publicity director of the American Hotel Service Company of Memphis, Tenn., is reported from Plymouth, Mich., where he is suspected of having swindled a bank. He sold a local bank advertising space in a hotel bulletin, the contract to run for two years at a certain cost, less 10 per cent discount for cash. He was given a check payable to the American Hotel Service Company. Later a telegram addressed to that organization was returned undelivered, as the company was unknown.

It was learned later that Jerow attempted to cash the check through a hotel at Ypsilanti, Mich., but was refused. The contract of these advertisements was addressed to the Grenadle Hotels, Inc., Pittsburgh, Pa. Members being approached by this fellow are warned to bear in mind this account and the fact that the American Hotel Service Company could not be located at the address given.

R. M. LEWIS (2964) is reported from Columbus, Ohio, where he issued a number of checks drawn on the Industrial Bank and Trust Company, Memphis, Tenn., which were returned marked "No Account." As Lewis has already issued many of these checks in the vicinity of Columbus under the same name, members are warned to watch for a continuance of his activities and should endeavor to cause his arrest.

D. G. KELLY (2962) and J. C. THOMAS (2963) were reported from Vicksburg, Miss., where they passed printed drafts of the fictitious Automatic Block and Signal Company, Kansas City Division. These drafts are printed on yellow paper and are drawn on the National Bank of Commerce, Kansas City, Mo., for approximately \$30 each. A specimen of these checks is reproduced, but little is known about this

pair except their physical descriptions. Kelly is said to be about 22 years of age, 5 feet 9 inches tall, slender and neatly dressed, while his partner, J. C. Thomas, is about 35 to 40 years of age, 5 feet 4 inches tall, heavy set; also well dressed.



Wade Henry Mawyer

WADE HENRY MAWYER (2966) is under arrest at Washington, D. C., charged with forgery and false pretense. His photograph is reproduced so that members recognizing him as having defrauded them may have their local authorities lodge detainer warrants against him at Washington. He is described as 56 years of age, 5 feet 5 1/4 inches tall, weighing 192 pounds; stocky build, dark complexion, blue eyes, mixed gray hair. He has a ragged scar on little finger of right hand, and a long scar on back of middle finger of right hand.

JOHN MISKOW (2967), although known at Wharton, N. J., for three years as a reputable business man, negotiated three checks there drawn on the Fidelity Union Trust Company, Newark, N. J., which were returned marked "No Account," then left for parts unknown with his family. It is alleged that Miskow also caused a Rockaway, N. J., member to sustain a loss on a note bearing a forged indorsement, and any information concerning him should be communicated to our agents. He is 45 years of age, 5 feet 7 inches tall, weighing 155 pounds; has dark complexion and dark hair; full face, wrinkles considerably when laughing; Polish, and speaks with slight Polish accent; wears ordinary clothes.

W. H. MANN (2965), who uses his father's reputation and business connections to defraud banks, hotels and others, is reported to have passed through Canada following his latest known operation at Goldsboro, N. C., where he visited a bank official

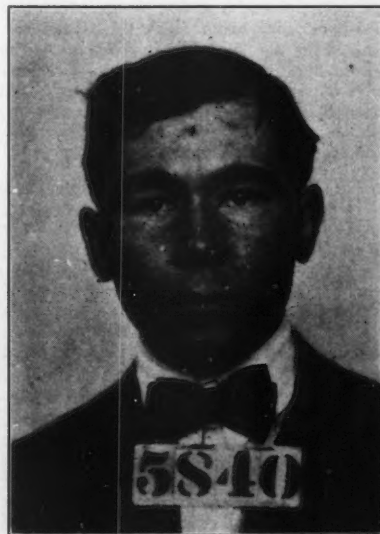
whom he had previously met through his father. The banker cashed a check drawn on the First and Merchants National Bank of Richmond, Va., signed M. C. Mann, supposedly given to young Mann by his father as expense money for cruising timber land near Mt. Olive, N. C. It was later learned that Mr. Mann had no account at the bank on which the check was drawn and had not signed the check.

W. H. Mann is about 35 years of age, 5 feet 10 inches tall, weighs 160 pounds; has dark brown hair and brown eyes; is clean shaven and a neat dresser. He is reported as being a rather heavy drinker and stops at the better class hotels.

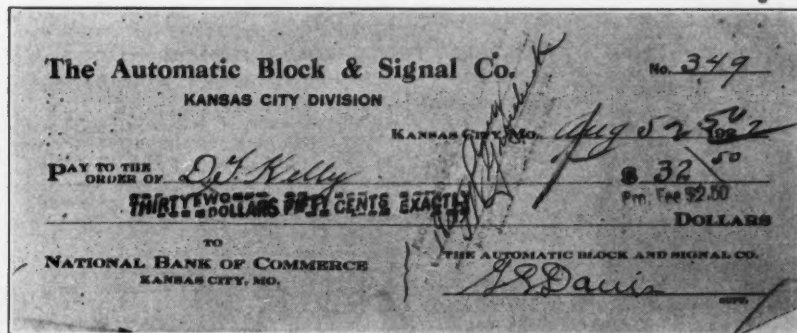
E. A. Butler is the newest name to be added to the long list of aliases of C. A. MASON (2877), whose latest activities have been reported from Detroit, Grand Rapids and Monroe, Mich. As stated in the August, 1927, issue of this Section on page 7, Mason represents himself as an advertising man and uses checks drawn on the Adrian State Savings Bank, Adrian, Mich., which are ostensibly issued by the Advance Advertising Company, bearing the signature of E. A. Butler, Treasurer. His supply of rubber stamps is evidently as good as usual, as there appears on his latest checks, as well as on his former ones, "Payment on Contract Number — for not over \$5.00." Mason is about 40 years of age, 5 feet 9 inches tall, weighing 165 pounds; has brown hair, light complexion, smooth face; well dressed. Please notify the Michigan Bankers Association if this party is apprehended.

Bank Robber

H. H. NASH (2969), who escaped from the Arizona State Prison at Florence, Ariz., last year, is believed to be one of the gunmen who held up the First National Bank at Tilden, Neb., on June 13, 1927. A reward of at least \$125 has been offered for his arrest, according to the superintendent



H. H. Nash



One of the printed drafts passed by D. G. Kelly

of the Arizona State Prison. It is believed he may be in the vicinity of Hillsdale, Wyo., where some of his relatives are supposed to live. Nash was serving a term of 65 to 75 years for murder in the second degree when he escaped. His general occupation was cow-man, and he is 22 years of age, 5 feet 7½ inches tall, weighing 170 pounds; has brown hair and brown eyes; his initials, H. H. N., are tattooed on his right forearm.

C. J. NIESSEN (2970), claiming that he was employed in a restaurant at Cotton Valley, La., advised a bank there that he desired to transfer funds from the Humboldt Bank, San Francisco. He stated he was about to purchase the restaurant where he was employed and wished to have the Humboldt Bank wire him \$700 through the local institution. When informed that they did not believe he could be satisfactorily identified, and that he would have to deposit his check for collection, Niessen did so.

The bank had become suspicious, wired the Humboldt Bank, and was advised that the operator had no account with them. Meanwhile, Niessen remained at Cotton Valley, but was not arrested, as he had not obtained any money from the bank in question.

Niessen claims to have operated a restaurant at Jacksonville, Tex., also that he owned a tract of land near there. He is 30 years of age, 5 feet 8 inches tall; has medium ruddy complexion, rather broad face; speaks in a low voice; wears eyeglasses and a cap.

Fake Auto Purchasers

STANLEY PRICE (2973), with his wife, MRS. HATTIE PRICE (2974) arranged to purchase an automobile from a dealer at Plymouth, Mass., and gave in payment a check on the Saratoga National Bank, Saratoga Springs, N. Y., signed Mrs. Hattie Price. At the same time he opened an account with a similar item. Both checks were later returned as bogus. Before returns were made, however, Mr. and Mrs. Price and a chauffeur for the automobile company in question had driven a car to a distant point, from where the driver telephoned to the firm for instructions. The automobile firm in the meanwhile had been advised that the checks were bogus, and instructed their chauffeur to return the car, but Mr. and Mrs. Price did not return with him.

Oculist Turns Forger

J. C. RYAN (2975), alias J. C. Curtiss, opened an account at a Wichita, Kan., bank with a bogus check drawn on the Nebraska State Bank, Lincoln, Neb. He next rented a house, visited the water, gas, telephone and electric light companies and arranged for service to be given at his new home. He paid these companies with worthless checks, and obtained receipts from them, presumably for the purpose of using them as identification to assist him in cashing other checks in the community. Ryan represented himself as an oculist and stated he intended to open an office in Wichita. Those with whom he came in contact describe him as 50 to 60 years of age, tall and distin-

guished looking. He was accompanied by a small woman, apparently his wife.

J. C. Curtiss

A. B. SHROPSHIRE (2976) is reported to have returned to his bogus check activities almost immediately upon his release a few months ago from the Oklahoma State Penitentiary at McAlester. Since then he is said to be writing checks on the First National Bank of Stigler, Okla., and cashing them throughout Florida, Alabama, Mississippi and several western states. Shropshire is believed to be the veteran operator who in 1921 used the name A. R. Shropshire and worked through the Middle West with similar items. If so, his description is 52 years of age, 5 feet 7 inches tall, weighing about 155 pounds.

PATRICIA SMITH (2977) is awaiting trial at Brigham City, Utah, for cashing fictitious firm checks which she also negotiated in cities of Utah, Montana and probably other nearby states. PATRICK SMITH (....), who is said to be her husband, is held at Big Timber, Mont., on similar charges. Some of the checks negotiated by this pair are drawn on the First National Bank, Provo, Utah, and are supposedly pay checks issued by the John Miller Sons Company, Ltd., of Salt Lake City. In the bottom left hand corner of these checks, the rate of pay and total amount of the check are shown.



Harry T. Wilson

HARRY T. WILSON (2981), alias J. J. Bentley, has been sentenced to the Florida State Prison at Raiford, for two years for defrauding automobile dealers and others in various Florida cities. Wilson's checks were drawn on the Barnett Bank of Jacksonville, Fla., signed J. J. Bentley. Previous to his operations in Florida, Wilson claims that he left Brooklyn, N. Y., in the latter part of June and traveled by

automobile to the South, passing through Philadelphia, Washington, D. C., and Raleigh, N. C., among other cities.

Wilson's photograph is reproduced, and any of his victims recognizing him are requested to have their local police lodge detainer warrants against him at Raiford. Wilson is 25 years of age, 5 feet 8 inches tall, weighing 150 pounds, medium build, has light brown hair, brown eyes and light complexion.

Stereotyped Scheme

H. J. CARROLL (2860) was last heard of at Louisville, Ky., where he continued to draw a number of worthless checks on banks in New York and New Jersey. His method of operation was reported in the last issue of this Supplement on page No. 5, under the caption "Same Old Scheme." He opens accounts with worthless checks, and shortly after attempts to draw against these items before they have been collected. Some of the banks Carroll draws on are: American Exchange-Irving Trust Company, Flatbush Branch, Brooklyn, N. Y.; Corn Exchange Bank, and Chelsea Exchange Bank, New York, N. Y., and Liberty Trust Company of Newark, N. J. Carroll has been active for the past few months, and he will very probably continue until apprehended. His description is: 28 years of age, 5 feet 11 inches tall, weighing about 150 pounds, has dark complexion and dark hair, smooth shaven.

False Economist

JOHN POWELL (2972), who claims to be a professor of economics, apparently has revolutionized the fundamentals of that study, according to his bank transactions at Pullman, Wash., where he obtained almost the face value of a \$300 check bearing the spurious certification of the Security Bank of Spokane, Spokane, Wash., on which it was drawn. When cashing this check Powell stated he had just arrived at Pullman as a professor of economics at the State College. He is a rather heavy set man, weighing about 180 pounds, 5 feet 6 inches tall, sandy complexion.

Arrests and Dispositions

THE detailed record of arrests and dispositions usually presented upon this page is omitted due to lack of space, but the figures are taken into account in the following table:

Statistics of the Protective Department

	Awaiting Trial Sept. 1, 1927	Arrested in Sept., 1927	Convicted	Discharged or Acquitted	Fugitive, Escaped, Insane, or Dead	Total Awaiting Trial
Forgers.....	87	15	12	4	0	86
Burglars.....	12	....	....	....	....	12
Holdup robbers.....	93	22	10	6	1	98
Sneak thieves.....	....	....	....	....	....	....
Total.....	192	37	22	10	1	196

Carelessness Breeds Crime and Criminals Thrive on It. Take a Tip from the Bank Crook by Using the Same Extreme Care Which Characterizes His Plans

PROTECTIVE DEPARTMENT

American Bankers Association Journal

SECTION TWO

An Iron-Clad
Rule That Will
Prevent Losses

Contents Noted by
President
Vice-President
Cashier
Assistant Cashier
Paying Teller
Receiving Teller
Guard

OFFICES OF THE WILLIAM J. BURNS INTERNATIONAL DETECTIVE AGENCY, INC.

CALIFORNIA, LOS ANGELES—528 I. N. Van Nuys Building.
SAN FRANCISCO—211 United Bank & Trust Building.
COLORADO, DENVER—424 Cooper Building.
DISTRICT OF COLUMBIA, WASHINGTON—601 Southern Building.
FLORIDA, MIAMI—610 Exchange Building.
GEORGIA, ATLANTA—921 Healey Building.
ILLINOIS, CHICAGO—1050 Otis Building.
LOUISIANA, NEW ORLEANS—930 New Hibernia Bank Building.
MARYLAND, BALTIMORE—902 Fidelity Building.
MASSACHUSETTS, BOSTON—345 New Chamber of Commerce Building.
MICHIGAN, DETROIT—319 Dime Savings Bank Building.
MINNESOTA, MINNEAPOLIS—726 McKnight Building.
MISSOURI, KANSAS CITY—403 Ridge Arcade Building.
ST. LOUIS—619 Louderman Building.

NEW YORK, BUFFALO—405 D. S. Morgan Building.
NEW YORK CITY—165 Broadway.
NORTH CAROLINA, ASHEVILLE—403 Jackson Building.
OHIO, CINCINNATI—316 First National Bank Building.
CLEVELAND—1105 Sweetland Building.
OKLAHOMA, OKLAHOMA CITY—908 Colcord Building.
OREGON, PORTLAND—1008 Yeon Building.
PENNSYLVANIA, PHILADELPHIA—430 Widener Building.
PITTSBURGH—1203 First National Bank Building.
TENNESSEE, MEMPHIS—414 Bank of Commerce & Trust Building.
TEXAS, DALLAS—614 Kirby Building.
HOUSTON—1020 Marine Bank & Trust Co. Building.
SAN ANTONIO—606 Travis Building.
UTAH, SALT LAKE CITY—527 Continental National Bank Building.
WASHINGTON, SEATTLE—1805 L. C. Smith Building.
SPOKANE—1204 Old National Bank Building.

November, 1927

Vol. XX, No. 5

An Iron-Clad Rule of Prevention

ATENTION is directed to the six warnings immediately following this article. There is also contained in this section at least three times that number of additional warnings against members of the check-passing profession, who apparently depend for their livelihood upon the willingness of many bankers to advance funds on pieces of paper that are not collectible.

This issue furnishes no extraordinary example, as the foundation for this article could be found in practically any issue of this section, as each contains sufficient evidence of careless banking which permits new and unidentified "customers" to secure cash before returns have been received on the checks they deposit.

When banking was in its infancy and the

bank crook began to develop, one of the first crimes was opening an account with cash, then depositing a worthless check drawn on another bank, followed by a cash withdrawal. However, this ancient method of operation continues to bear fruit, and the number as well as the amount of losses are startling and not easy to understand. The banker's reputation for prudence and caution appears unfounded because such losses can be easily avoided, and for that reason are not subject to investigation at the expense of this Association.

Since the American Bankers Association initiated several years ago its warfare against losses that are easily preventable through the use of ordinary care by banks, crimes of this type have decreased, and due to the routine adopted within a vast majority of

banks, it is impossible for a crook to defraud them on uncollected items. Why this preventive measure has not been taken by all banks is a mystery, for if there is any practical, iron-clad rule to prevent loss it is **DO NOT ADVANCE FUNDS ON UNCOLLECTED ITEMS.**

Never cash a check drawn on another bank for a stranger without absolute proof of his identity and the check's validity unless you are protected by the genuine indorsement of a responsible customer. Adjust the routine behind your cages so that when a customer, new or old, attempts to draw against uncollected funds, a red flag will be waved in front of the teller. This can be accomplished by marking the ledger to indicate check deposits and the number of days' time required for the checks to clear.

A Pleasing Swindler

GEORGE BRESLAND (2986), alias George Brennan, who was formerly employed by the Transcontinental Passenger Association of Chicago, is conducting a nation-wide campaign against banks and hotels by cashing worthless checks of his former employers. Bresland's activities first came to light in the vicinity of Chicago, and from there he moved to New York and neighboring cities; then he journeyed to the West, having been last reported there.

These checks are printed on the regular form of the Transcontinental Passenger Association, drawn on the Continental and Commercial National Bank of Chicago, payable to the operator under one of his aliases, which include George Brennan, George Burns, Edward Brady. They are signed A. F. Huchsold and George E. Bresland "FOR THE CHAIRMAN."

In one of his operations Bresland defrauded an eastern bank of more than a thousand dollars by obtaining employment with a reputable and prosperous company and securing an introduction to the bank in question through one of the firm's representatives. He then deposited one of his worthless checks to which he had forged the indorsement of his new employer. The next day he was permitted to draw against the uncollected funds due to the indorsement accredited to his employer.

Bresland sometimes claims to be a widower with several children. He is a very good-looking man, has a pleasing personality, and is a rather clever composer of short verse. He claims to have attended Notre Dame College and can speak intelligently of his alleged association there. He occasionally wears a K. of C. pin, and is 26 years of age, 5 feet 6 inches tall, weighing 160 pounds; has dark brown hair parted in center, dark eyes, heavy eyebrows which almost meet. Members recognizing Bresland are requested to immediately notify the nearest office of our agents, also the local police, as there is a warrant for his arrest in Chicago.

Another Uncollected Item Devotee

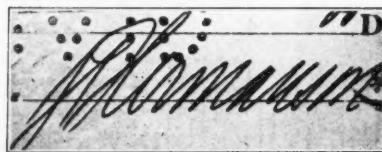
W. D. J. BOLTON (2911) has moved on to Minneapolis after a successful campaign against California and Washington banks with his check kiting scheme. Although he was last reported in Minneapolis, he has doubtlessly left there and will visit another city in that section of the country to continue his work.

His usual game is to open accounts with \$200 or \$300 in cash at three different banks under as many names, drawing against one of the accounts and making the items payable to another. In this way he keeps the accounts active for about two weeks, then makes deposits with checks on out of town banks and attempts to draw before returns are received, too frequently with success.

When opening the accounts, Bolton gives a likely story that he is about to start a shop of some kind, and gives as reference some distant bank, also possibly a responsible local person, although he is unknown by either reference. As he is in possession of check books of banks at Seattle, Wash., and Minneapolis, Minn., it is probable, but not certain, that he will use checks on these cities. Bolton employs many aliases, almost invariably using a German name, as it is evident from his appearance that he is of Teutonic extraction. It is thought that Bolton may have a companion, as he uses two decidedly different styles of handwriting, although both are of German origin. Another indication that there are two men working is different descriptions have been given of the operator. At Seattle he was described as 40 to 42 years of age, 5 feet 8 inches tall, weighing 165 pounds; gray eyes, brown hair streaked with gray, the latter color being very noticeable at the temples. He has fair complexion, smooth face, heavy build. His accent is decidedly German, and his manner is frequently arrogant and overbearing. This trait was shown more in his contact with merchants and others than with the banks. The other description given of the operator

is: About 55 years of age, 5 feet 6 inches tall, weighing 155 pounds; light complexion.

As one of his styles of handwriting is distinguished by his unusual forceful style, this specimen is reproduced.



A Mean Armenian

MIKE MLONGIAN (2769) now ranks with the most persistent and successful of the bogus check fraternity. Several previous warnings have been broadcast concerning his fraudulent transactions, during which he has toured the country, his last operation being reported at Wausau, Wis. He will undoubtedly continue his ancient scheme, which is to open an account with anywhere from \$200 to \$400 in cash, and very soon afterward deposit several bogus checks, meanwhile withdrawing his initial deposit. He then makes another withdrawal shortly before returns are due on his bogus checks, usually overdrawing his account to the extent of about \$200. His exact nationality is unknown, as he speaks Turkish, Armenian, Arabic and broken English.

His photograph, reproduced below, is several years old, but is a very good likeness of him at the present time.



Mike Mlongian

Uncollected Thousands



George S. Kavanaugh

GEORGE S. KAVANAUGH (2987), alias Ted A. Ferguson, obtained a position with an automobile sales agency at Atlanta, Ga., where he gained the confidence of his employers and officials of a local bank with whom he came in contact over a period of several weeks. During the course of his stay Kavanaugh mentioned that he had been in London and had served overseas with the United States Army. Having laid a satisfactory groundwork, he deposited a \$4,000 draft on a London bank and another draft for several thousand dollars on the American Exchange-Irving Trust Company of New York.

Shortly after making these deposits Kavanaugh requested an official of the bank to O. K. his check for \$25, and in view of Kavanaugh's connections, the bank official accommodated him. The following day he came into the bank and withdrew almost \$12,000—the paying teller believing that inasmuch as one of the operator's checks had been O. K'd by an official of the bank, the second item was also good. When the draft on the New York bank was returned, it was discovered that Kavanaugh and his wife had left the city.

He is 38 years of age, 5 feet 10 inches tall, weighing 180 pounds; stocky build; has black hair, dark ruddy complexion; speaks with English accent; wore blue pin stripe suit of

clothes; has ring on little finger of left hand; wears Elk pin in lapel of coat; has white gold chain running from upper vest pockets. Mrs. Kavanaugh is described as 23-24 years of age, very small stature; is good-looking, and wore a cow-girl suit.

A Fake Missionary



Alexander Patterson

A. G. PATTERSON (2989), alias James W. Stillman, a past master of the art of defrauding banks under the guise of a preacher, was recently released from jail and immediately resumed his criminal activities.

He is now posing as a missionary associated with the Gospel Union Mission and Gospel Union Publishing Company of Kansas City, Mo. He has stolen forged credentials of the mission and publishing company, which he is using to advantage. He was last known to be operating at Washington, D. C., following a brief stay in New York City.

Patterson states that the mission is about to be moved to the city where he is visiting, and that he desires to open a bank account. This story is usually given to a clergyman who introduces Stillman at his own bank, where he is usually permitted to draw against

the bogus checks with which he opens the account before the funds are collected. Some of his checks are drawn on the Merchants National Bank, Los Angeles, and others on the Pacific Southwest Trust and Savings Bank of that city. Patterson is 34 years of age, 5 feet 8 inches tall, of medium build; has dark hair, pleasant, friendly manner, rather talkative. The photograph reproduced herewith was taken in 1924 when he was incarcerated in the San Quentin, Cal., penitentiary.

Heavy Mining Promoter



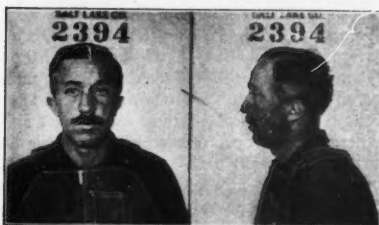
W. A. Coleman

W. A. COLEMAN (2988), posing as a mining promoter, laid extensive plans over a period of nine months which ended when he successfully defrauded three banks of more than \$5,000, through his kiting transactions. During his stay at Pasadena, Coleman made deposits every few weeks of checks for several hundred dollars drawn on the Somerset Trust Company, Somerset, Pa., all of which proved to be good except the last half dozen, against which he made withdrawals before they were returned marked "Insufficient Funds."

Some of these checks were indorsed by reputable business men with whom Coleman had associated. A warrant has been issued for Coleman at Pasadena, but he was last reported to have been seen in New York. As he could readily be identified from his description, he can undoubtedly be apprehended if he continues his operations. He is 59 years of age, 5 feet 8 inches tall, weighing about 330 pounds; walks very erect.

Holdup Man Badly Wanted

CHARLES PRICE (3023), alias Carl Preist, who escaped from jail at Jackson, Tenn., last February while awaiting extradition to Crows Landing, Cal., where he held up and robbed a bank in August, 1926,



Charles Price

appears decidedly different with and without a mustache, as shown by the two photographs reproduced herewith.

Although an extensive search had been made throughout the country for Price since his escape in Tennessee, and despite the fact that a reward of \$100 is offered by the California Bankers Association for his arrest and conviction for the Crows Landing holdup, Price was not recognized at Salt Lake City when arrested there a month ago as a vagrant, until after his release.

Price is rather a versatile criminal, having engaged in counterfeiting, burglaries and holdups; therefore it is probable that members or police officials receiving copies of this section may come in contact with him

before very long. He is 35 to 38 years of age, 5 feet 5 inches tall, weighing 160 pounds; is heavy set, speaks with German accent. He was once affiliated with the I. W. W. movement. Fingerprint classification is: 27/12 II/MI 12/20.



Charles Price

Elusive Forgers Are Captured



J. G. Abbott

AFTER many years of touring the West, where he frequently defrauded banks and real estate dealers, J. G. ABBOTT (2990), the 67-year-old bogus check operator, was finally apprehended at Evanston, Wyo., and has been sentenced to the Wyoming State Penitentiary at Rawlins to serve from 1 to 2½ years.

As it is not improbable that Abbott will be released in a little less than a year, members and their clients who have been defrauded by him are requested to have detainer warrants lodged against him; otherwise he will again be free to renew his activities.

As published many times in this section, Abbott's method of operation was to pose as a retired merchant seeking to buy or lease pasture land or perhaps a ranch for one of his sons, of whom he often spoke with paternal affection and pride. In the course of his transactions to purchase the property, Abbott requested the bank where the negotiations were being made to cash a check for a couple of hundred dollars for him. Sometimes he had the real estate dealer indorse his check, but often found this unnecessary, as his pretentious transactions made it appear that he was very wealthy. Abbott al-

most invariably claimed as his home St. Joseph or Kansas City, Mo.

He is 67 years of age, 5 feet 7 inches tall, weighing 165 pounds, heavily built; has light complexion, gray eyes, light gray hair, small false teeth and a round face; usually wore a Shriner's pin in his coat lapel.



J. H. Baker

J. H. BAKER (2223), alias J. W. Miller, whose numerous check activities throughout the country have frequently been reported in this section, has been apprehended at Columbus, Ga., and sentenced to the state penitentiary at Columbus for four years on each of four counts. We are reproducing Baker's latest photograph, and members recognizing him are requested to have their local authorities lodge detainer warrants at the Georgia penitentiary.

As previously reported, his method of operation was to represent himself as the agent of some company and open a bank account in the firm name. Shortly afterward he would attempt to cash small checks against this account, stating that he needed money for expenses. He is 35 years of age, 5 feet 9 inches tall, weighing about 165 pounds; has light hair, is smooth shaven, well dressed.

A Saturday Crook

M. J. FARRELL (2991), who poses as a real estate dealer, divides his time between banks and automobile dealers in his swindling transactions. He was last reported at Toledo, Ohio, having previously operated in Corona, Cal.

He forms a connection with a responsible real estate man, through whose introduction he opens a bank account with bogus checks drawn on distant banks. He then waits for a Saturday afternoon when the banks are closed, and purchases an automobile from a local sales agency, giving a check for about \$500 as initial payment and writing a note for the balance. Although we have no record of Farrell being successful in defrauding banks, he obtained two Chevrolet automobiles in this manner, also defrauded other merchants.

As he has been successful so far, Farrell will undoubtedly continue with this game. It appears that he has a preference for Chevrolet automobiles. His description is: 35 years of age, 5 feet 6 inches tall, weighing 150 pounds; has blue eyes, dark brown hair; sometimes wears shell-rimmed glasses.

Rhodes, Murderer and Bandit, at Large



Dreyfus Rhodes

DREYFUS RHODES (2992), holdup man and murderer, who with ROBERT KING (2993) held up a bank at Hartford, Ark., in March, 1926, following his escape from the Oklahoma State Penitentiary, and shortly afterward killed a detective at Vincennes, Ind., is again at large.

Rhodes was under a sentence of death for the murder of a detective whom he killed one month after the holdup when the officer was about to arrest him and King, while they were passing bank notes bearing forged sig-

natures of officials that were stolen at the time of the holdup.

As Rhodes is a desperate character, he will probably attempt another holdup, especially in view of the fact that he is without funds at the present time and will need money to continue his freedom.

He is believed to be headed for Oklahoma. Anyone recognizing him from his photograph and description is requested to notify their local police. He is 28 to 30 years of age, 5 feet 11 inches tall, weighing 150 to 160 pounds; of slender build; has dark brown or black hair, very dark eyes, dark, shallow complexion, smooth face, large Roman nose.

Watch for Counterfeits

CCOUNTERFEIT bonds of The Glidden Company of Cleveland, Ohio, are being issued in California. As there is considerable difference in the actual make-up of these bonds and other conspicuous discrepancies, it should be easy to detect the counterfeits.

The most conspicuous discrepancy is the title of the fake bonds, which is "First Serial Gold Sixes," whereas the original reads: "First Mortgage 6 Per Cent Serial Gold Bonds." On the counterfeits, signature of the secretary and treasurer is shown as H. Horsburg instead of R. H. Horburgh. The certificate of the Union Trust Company, Cleveland, Ohio, Trustee, is signed B. A. Abott, a fictitious name. The fake bonds are dated March 2, 1925, instead of March 1, 1925. Members receiving any of these counterfeits are requested to notify their local police so that the person presenting them may be properly investigated.

Bogus Note

A spurious note for \$1,000, supposedly written by the Auburn Automobile Company, has appeared at Edgerton, Wis. It is drawn on the Olds National Bank of Fort Wayne, Ind., which name is partially incorrect, as the first word of the bank name should be "Old" and not "Olds," as appearing on the fictitious note.

It was on a printed form, date and place stamped with a rubber stamp, but the signatures, E. Sipp, Treasurer, and E. L. Ford, President, appearing on it are not those of officers of the company.

Stolen Lodge Checks

An unknown operator using the name of C. B. Reeves, a reputable member of the Cœur D'Alene Lodge No. 34, I. O. O. F., stole a number of their checks to which he has forged the signatures of proper officials. Some were negotiated at Salt Lake City and neighboring towns. The checks, taken from the lodge's relief funds check book, are numbered 400 to 420, inclusive, and those taken from the standard check book are numbered from 424 to 435, inclusive. Both types bear the lodge seal stamped on the left side, whereas the proper officials always place the seal on the right side of the checks. Members receiving any of the above numbered checks are requested to notify their local police and endeavor to cause the operator's apprehension.

The Bandit and Yegg Season

THE annual season when holdups and burglaries are most prevalent has again arrived. Recently numerous crimes of violence have been reported, particularly in California, the Mississippi Valley and north-western states. Therefore, we urge every member to be more vigilant than ever during the next few months.

It is advisable for smaller banks, especially those located in sections where the popula-

tion is scattered, not to keep large amounts of cash or negotiable securities on hand. Strangers who enter banks on pretexts or without legitimate business to transact should be carefully observed; and if a holdup is staged upon your premises, endeavor to retain your composure and fix in your mind the appearance of the criminals so that you may accurately describe them and identify them when apprehended.

Warnings



William G. Amos

WILLIAM G. AMOS (2994), alias Herbert D. Herman, who defrauded an Atlanta, Ga., bank with forged checks, is believed to have returned to Memphis, Tenn., where he has several relatives. He may be expected to renew his operations, and his photograph is reproduced with this warning. His description is 35 years of age, 5 feet 10 inches tall, weighing 135 to 145 pounds, sharp features, sallow complexion, Jewish.

GEORGE R. CARTER (2995), who represented The Mobile Bond & Mortgage Company of Beatrice, Ala., cashed several forged checks there printed on the private form of the Escambia Drug Store, Atmore, Ala., and drawn on the Bank of Atmore. A Beatrice, Ala., bank cashed one of these checks after Carter had obtained the indorsement of a customer. Shortly after these transactions at Beatrice, Carter visited Uriah, Ala., and other cities, where he put over a number of similar forgeries drawn against the accounts of local people with whom he came in contact.

As Carter will undoubtedly continue his operations in that general vicinity, members are warned to watch for his appearance and endeavor to cause his apprehension. He is 35 years of age, weighing 175 pounds; has fair complexion, gray eyes and light hair; very neat appearance, sometimes wears nose glasses, and when last seen at Columbus, Ga., he was driving a Chrysler automobile.

H. M. CHAMBERS (2996) cashed a draft at Asheville, N. C., ostensibly issued by the LaTrobe Trust Company of LaTrobe, Pa., drawn on the Hanover National Bank, New York, N. Y., which was later discovered to be a forgery. It was made cut with a checkwriter and the date inserted with a rubber stamp. Chambers claimed to be a machinist from LaTrobe and stated that he was about to open a shop at Asheville.

He is 35 years of age, 5 feet 10 inches tall, weighing 160-170 pounds, has blond

hair. Members throughout North Carolina and neighboring states are warned to watch for his reappearance, as his success at Asheville will probably lead him to continue.



H. J. Carroll

H. J. CARROLL (2860) has not been heard of in more than a month and, as he has worked throughout the entire East, there is no telling where he will next come to light, but he is due to renew his worthless check transactions in the very near future. As frequently broadcast in this Section, Carroll works the old game of opening an account and making withdrawals shortly before returns are due.

The latest available photograph of Carroll, which is a few years old, is reproduced herewith, and members coming in contact with him are requested to notify their local police, as he is wanted in several cities. He is about 28 years of age, 5 feet 11 inches tall, weighing 150 pounds, has dark complexion and dark hair, smooth shaven.

FRANK W. COLE (2997), alias R. E. Nelson, when opening an account at a Caldwell, Idaho, bank, was informed that he would not be given a passbook until the check he deposited had been paid by the drawee bank. He then said he did not

intend to make any withdrawals until next spring as he was merely visiting the city and had come from a logging camp near Cascade; whereupon he was given the passbook.

The following day he returned, went to another teller, and was permitted to draw about half of the initial deposit represented by his check, which was later returned marked "No Account" from the First National Bank, Caldwell, Idaho, on which it was drawn. Cole is about 30 years of age, 6 feet tall, weighing 160 pounds; has fair complexion.

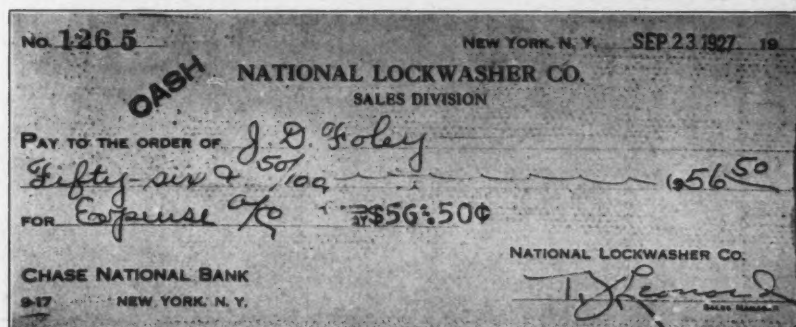
HAROLD M. FRISCH (2999), who defrauded a number of banks in Brooklyn and New York with forged checks which he negotiated through the clearings, is believed to have headed for Chicago, where he may renew his activities, but he is expected to return to New York City before long. His photograph is reproduced, and members recognizing him are requested to immediately notify the nearest office of our agents. Frisch is 35 years of age, 5 feet 8 inches tall, weighing almost 200 pounds; has blond hair and brown eyes.



Harold M. Frisch

SAM GILLETT (3000) is reported from Milan, Mo., where he issued a check purporting to be that of the Forest Hill Cooperative Farm Company, Staples, Minn., on the First National Bank of St. Cloud, Minn., which bore a forged certification signed J. O. Wilk, Asst. Cashier. Gillett is 65 years of age, weighing 220 pounds; has short mustache, gray hair and fair complexion; wore a blue suit.

J. D. FOLEY (2998), who claims to represent the National Lockwasher Company of New York, cashed a number of checks throughout Pennsylvania which were printed on the private form of that company, drawn on the Chase National Bank, New York,



Specimen bogus check passed by J. D. Foley

N. Y. They are all drawn for \$56.50. Some are typewritten and the amount filled in with a checkwriting machine, while others are written in long hand. All bear the same serial number, 1265. A specimen of these checks is reproduced so that members receiving any of them may cause Foley's apprehension.

PATRICK J. GLENNON (3001) and his wife, ELIZABETH GLENNON (3002), negotiated several checks at Collingdale, Pa., drawn on the Merchants Trust Company of Camden, N. J., which were returned marked "Insufficient Funds." The checks are signed Patrick J. Glennon, being presented and cashed by Mrs. Glennon. As this couple has issued several of these items despite the fact that no deposit was made to their account since last May, it is not improbable that they will continue.

CHARLES R. HAYLAND (3003) is reported from Hundred, W. Va., where he attempted to defraud a bank and succeeded in defrauding a merchant with checks drawn on the Bank of Hundred, where he had no account. His checks were signed Walter R. Hayland, Jr. Hayland also issued checks on the Kanawha Bank & Trust Company, Charleston, W. Va.

R. W. HILL (3004), A. B. Lewis and J. W. Rose are names used by several operators traveling throughout the West and Southwest, having been more recently reported from Fort Worth, Texas, where they defrauded banks and others with fraudulent checks, that appear to be issued on private check forms by various firms.

The company names appearing on these checks are: The Gulf Pipe Line Company, Houston, Texas; Magnolia Pipe Line Company, Dallas, Texas, and the Gulf Refining Company of Texas. A specimen of the last check appeared in the September, 1927, issue of this Section, page 7, and attention is called to the fact that there is a Gulf Refining Company, but the words "of Texas" do not appear on genuine checks.

This check is again reproduced, and attention is called to the fact that all of the checks issued by these operators are printed with the same kind of type and are filled in with the same form of check protector. The handwriting of the supposed makers can be easily identified by comparison with each other. Detailed descriptions of the operators are unavailable, but they are all reported to be men between 25 and 35 years of age, wearing khaki suits.

HARRY JONES (3005) who is believed to have stolen a book of printed checks bearing the firm name of Harrigan-Cleveland, Inc., of Los Angeles, Cal., negotiated one of these items there, signing George W. Barrett as maker although no one of that name is connected with the firm in question. These checks are drawn on the California Bank, Hollywood Branch. As it appears that Jones is in possession of an entire book of these checks, he will probably continue using them to defraud banks and others.

J. W. JONES (3006), who claims to be traveling for the R. J. Reynolds Tobacco Company, recently visited Hickory, N. C., where he claimed he was about to make his home when negotiating a \$1,600 check on the First National Bank, Bluefield, W. Va., which has since been returned marked "No Account."

He is described as a very fat man, weighing about 250 pounds, 5 feet 8 inches tall, red face, and looks like a prosperous country man. He rents a house, makes inquiries about schools and other public utilities, and talks of moving a good sized savings account, giving the impression of becoming a substantial addition to the town. Members recognizing Jones are requested to notify the North Carolina Bankers Association.

College Swindler

W. E. JOYNER (3007), whose checks bear the notation "College Expenses," has been active in college towns of North Carolina and neighboring states with checks on the Citizens Bank, Franklinton, N. C., where he has no account. Some of these checks are drawn by Joyner payable to cash, and others are made payable to him and signed Mrs. T. C. Joyner.

BURTON R. MACADOO (3008) appeared at Fayetteville, N. C., where he obtained a passbook of the Lafayette Bank and Trust Company, showing a deposit of \$1,175 when opening an account with a check for that amount on the Branch Banking and Trust Company, Wilson, N. C. This check was drawn to his order by Mrs. Claude N. Stack and bore the notation "for a lot on the corner of Bradford and Vance Streets." Though no loss was sustained on the check, which was returned "No Such Account," the passbook is in MacAdoo's possession,

and if presented at any other bank it is requested that the book be held and returned to the Lafayette Bank and Trust Company.

"Counsellor" Martin

REV. E. S. MARKELL (3009), who sometimes finds it more advantageous to refer to himself as Counsellor Martin, is reported to be traveling through Ohio and neighboring states passing checks on the Peoples National Bank, Steubenville, Ohio, where he has no account. Markell is 5 feet 6 inches tall, of slender build and soft spoken.

FRANK MILLER (3010), alias Otis Brooks, is successfully using the ancient system of opening an account with a check for several hundred dollars on an out-of-town bank, and returning later the same day asking to be permitted to withdraw about \$10 or \$15. Some of his checks are drawn on the Stockmans National Bank, Nampa, Idaho, and have recently been coming in from various cities in the state of Washington.

GEORGE MOORE (3011) rented space from a warehouse and furniture dealer at Ocean City, N. J., had the owner of the warehouse introduce him at a local bank and succeeded in defrauding that institution of several hundred dollars with a check on the Zion Bank, Zion, Ill., which bore a spurious certification.

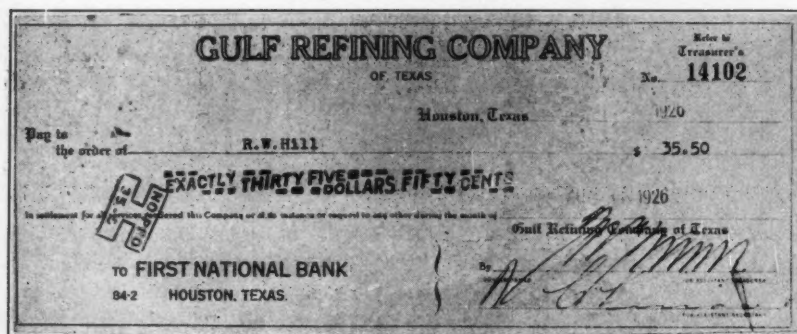
While at the bank Moore exhibited a bill of lading for a shipment of furniture which, it was later learned, was also spurious. The amount of Moore's check was written with a checkwriting machine, and it was signed Theodore Forby. As this scheme worked so well at Ocean City, it is probable that Moore will continue to use it in other cities.

IRA S. MYRON (3012), who for eight years was postmaster at Volin, S. D., recently disappeared, after having cashed several checks drawn on the Bank of Wakonda, which were returned marked "Insufficient Funds." He is about 52 years of age, 6 feet tall, heavily built, weighing 220 pounds; and is an inveterate tobacco chewer. It is thought Myron may now be in Kansas City or Minneapolis, and any information concerning him should be communicated to the nearest office of our agents.

PAUL E. PIERCE (3013) is drawing on the Bank of Safford, Ariz., although he has no account there, and the checks he uses are not the regular forms of the Safford bank. His checks range from \$400 to \$500.

C. C. ROLFE (3015), who was formerly secretary of the Chamber of Commerce at Avon Park, Fla., and a member of the Rotary Club there, is believed to be using his former connections to facilitate passing bogus checks which are drawn on the First National Bank, Avon Park.

He is reported to have passed some of these checks at hotels in Monroe, La., and other southern cities. Rolfe also uses drafts of the First National Bank of Avon Park,



One of the bogus checks passed by R. W. Hill

drawn on the National City Bank, New York, N. Y., which bear the forged signature of the cashier of the Avon bank.

SAMUEL RAPPAPORT (3014) is believed to have migrated to Los Angeles, Cal., having issued a number of worthless checks at Washington, D. C., which were drawn on the Security Trust and Savings Bank of that city. As it is thought that he may continue his operations at Los Angeles, members there are warned to watch for checks drawn on the Security Trust and Savings Bank, signed Samuel Rappaport.

GEORGE SANDOW (3016), who claimed to be a wrestler, but is more accurately described as a worthless check operator, is drawing checks on the El Centro Branch of the Bank of Italy National Trust and Savings Association. Sandow has been traveling through Arizona and was more recently reported from San Pedro, Cal.

M. T. SCOTT (3017), former president and treasurer of the defunct Scott-Spencer Company, of Cincinnati, Ohio, which was adjudged bankrupt in the early part of this year, is reported to have submitted false statements to banks on which he borrowed money and to have hypothecated certain accounts. Scott was indicted for obtaining money under false pretenses and submitting false statements.

As it is thought that Scott may again set up a similar business and attempt the same scheme, members are warned to bear this operation in mind. Scott is about 48 years of age, 5 feet 6 inches tall, weighing 170 pounds; has rather large head, gray hair. His most peculiar characteristic is a sort of grunt in his speech.

THOMAS SEYMOUR (3018) obtained a position with the Holt Motor Company at Huron, S. D., as a solicitor, and while engaged in that capacity forged a number of checks against this firm's account at a Huron bank. It is believed that Seymour used his sales talk to cash these items.

GEORGE SMITHSON (3019) is issuing many forged checks throughout Ohio which purport to be printed pay checks of Armour & Co., drawn against the First National Bank, Columbus, filled in with a check writer and signed Charles W. Crawford, Treasurer.

H. H. STANSBERRY (3020), who claims to be a preacher of the Church of Christ, but who is referred to by the laity as a worthless check operator, is reported from Texas City, Tex., where he induced a member of the Church of Christ to indorse one of his checks which later proved to be worthless. Stansberry is between 40 and 50 years of age, 5 feet 7 or 8 inches tall; has no upper teeth, claiming to have lost them in a railroad accident; has blond hair, blue eyes. While at Texas City, Stansberry carried a Bible, from which he frequently quoted. Although his language indicated a lack of education, he shows considerable knowledge of his religion.

Confidence Man Active



Edgar M. Sutton

Edgar M. Sutton (3021), one of the most versatile crooks in the country, whose accomplishments range from picking pockets to forgery, is believed to be active again in the travelers' check field, one of his specialties. If any member receives a travelers' check from the man whose photograph is reproduced, the local police and the nearest office of our agents should be promptly notified. Sutton is about 40 years of age, 6 feet tall, weighing 140 pounds; of slim build; has brown and grayish hair, blue eyes, sallow complexion.

JAMES R. WHITE (3022), alias P. H. Kelly, is using bogus checks which are supposed to represent his wages, to defraud merchants and others at Norristown, Pa. These checks are for small amounts, payable to the operator and signed P. H. Kelly. They are drawn on the Norristown-Penn Trust Company, People's National Bank, and the Montgomery Trust Company, all of Norristown. White is traveling in an Essex coach automobile, and is between 25 and 28 years of age, 5 feet 8 inches tall, weighing 135 to 140 pounds.

Reward!

A REWARD of \$500 is offered by a member of the American Bankers Association at St. Petersburg, Fla., for any information leading to the recovery and the arrest and conviction of the party who stole the following United States 4 1/4 per cent Liberty bonds: \$500 denomination, No. 00916551; \$1,000 denomination, Nos. 01699278, 02279474, 000607824, 02271612, 02271497, 00905343, 02278709, 02278710, 01708238, 02278719.

ROY MOORE (2968) visited a bank at Perry, Ga., where he inquired if a telegram had been received from the Fulton National Bank, Atlanta, Ga., stating that he would visit the Perry bank. When informed that such a telegram had been received, he requested that his check on the Atlanta bank be cashed. In view of the telegram, his request was complied with. However, his check was later returned from the Atlanta bank, and the telegram signed James A. Morgan, Asst. Director, Fulton National Bank, Atlanta, Ga., reading as follows, proved a forgery:

"This will authorize you to honor Roy Moore's drafts or checks for any amount he needs. Moore's description is: age 30, height 5 feet 7, light complexion, light hair."

Parker Slips



S. T. Parker

S. T. PARKER (2971), alias Barney Copeland, alias Herbert G. Osborne, is under arrest at Gainesville, Tex., following a slip in his rather good scheme for raising and cashing checks. Parker introduced himself to a lumberman at Iowa Park, Tex., saying he was in the lumber business, and discussed the trade in general. Shortly before leaving, Parker mentioned that he owed \$7 to a person whose name he gave as Barney Copeland. He further claimed to have told Copeland he would leave this money for him at the lumber dealer's place of business. When reminded that the local man did not know Copeland, Parker stated he need not worry about identification, as he had not told anyone except Copeland that he would leave the money there for him.

A few days later the lumberman received a letter signed Barney Copeland, from Wichita Falls, which stated that the writer could not reach Iowa Park as he had intended, and requested the lumberman to send him a check for the \$7. This request was complied with. When the check was later presented to the Iowa Park bank for collection, the amount read \$70 and not \$7, as originally issued.

The bank verified the amount of the check, and when it was discovered that the amount was raised, arrangements were made to arrest the operator when he called for payment at the Wichita Falls bank, where he had made the deposit. As it is probable that Parker has worked this game before, member banks having been defrauded by such a scheme should endeavor to have Parker's photograph, which is reproduced with this warning, identified as the person who victimized them; and, if successful, their local authorities should be requested to lodge a detainer warrant against Parker at Gainesville.

ROBERT A. SMITH (2978) obtained an introduction through a reputable depositor of a Minneapolis, Minn., bank, and on the strength of this cashed bogus checks drawn on the Cedar Rapids National Bank, Cedar Rapids, Iowa. He was apprehended when some of the checks were returned "No Account." Smith claimed that he was formerly a real estate dealer at Clear Lake, Iowa. He is described as 60 years of age, 5 feet 10 inches tall, heavy build, weighing 240 pounds, gray hair, partially bald, brown eyes. Members recognizing this man as having defrauded them by similar means are requested to have their local authorities lodge detainer warrants against him in Minneapolis.

LIEUTENANT F. C. TAYLOR (2980) is the name and purported rank of a man passing checks mostly through automobile dealers, which appear to be issued by the U. S. A. S. Fire Patrol. These checks are drawn on the Bank of Missoula, Missoula, Mont., where there is no such account. Taylor indorsed one of these checks with the notation "for repairs of United States Government Car No. 20-S."

JOHN W. WRIGHT (2982) opened an account at a Dallas, Tex., bank with a customer's draft drawn on the First National Bank, New York, N. Y., signed by himself, which was later returned "No Such Account." It was probably Wright's intention to attempt to draw against this item before it was returned through the clearings, but for some unknown reason he did not do so. He is 45 to 50 years of age, 5 feet 10 inches tall, weighing 150 to 155 pounds, slender build, has dark complexion and dark hair, shabbily dressed; his teeth were in a very bad condition.

Stolen Interim Certificate

The Citizens National Bank, Oconto, Wis., reports the theft from one of their customers of an Interim Certificate No. FD-621 of the Fox Detroit Theater Building, for \$500. If this certificate is presented at any bank, the local police should be notified, and the presenter detained for questioning. The Citizens National Bank should also be notified.

Stolen Cashier's Checks

A number of cashier's checks and escrow checks were taken in the MarVista State Bank burglary at MarVista, Cal. A check writing machine was also taken, and it is probable that the thieves will attempt to dispose of these items by passing them. The cashier's checks are numbered from 323 to 400, inclusive, and the escrow checks were numbered from 246 to 400, inclusive. Members receiving checks bearing these numbers are requested to detain the person presenting them and notify their local police, also the nearest office of our agents.

SEVERAL letters have been written from New York City to a Washington, D. C., bank inclosing bogus checks which the writer claims to have found. These letters requested an acknowledgment of the writer's letter, and as the signature of the writer appeared to be in the same handwriting as that appearing on the checks, it is believed that the letters were written merely as a ruse to obtain signatures of bank officials and probably a specimen of the bank's stationery, which were probably desired for some kind of a swindle.

Arrests

Forgers, etc.

ALIO, GUST—September 16, Reedley, Cal., County Jail.
CAUGHTRIE, ROY A.—October 10, Los Angeles, Cal., City Jail.
FORD, HENRY—October 14, Natchez, Miss., County Jail.

GORDON, PAUL C.—September 16, Los Angeles, Cal., City Jail.
HARTSON, EVERETT H.—October 4, Spokane, Wash., County Jail.
HICKMAN, FRANK C.—October 11, Chicago, Ill., City Jail.
JAKLIC, FRANK—September 27, Cleveland, Ohio, City Jail.
LITSKY, A.—October 5, Newark, N. J., City Jail.
MEED, N.—September 26, Everett, Wash., County Jail.
RAHMER, FRANK—October 6, Chicago, Ill., City Jail.
SMITH, E. R.—September 28, Detroit, Mich., City Jail.
THAYER, EARL—September 26, Detroit, Mich., City Jail.
WESTBROOK, CHAS. EDW., MRS.—September 28, Redwood City, Cal., County Jail.

Burglars

BAILEY, ERBERT—September 17, Wellington, Tex., County Jail.
BARGE, DONALD—September 26, Minot, Minn., County Jail.
BARGE, LESTER—September 26, Minot, Minn., County Jail.
DANIELS, A. A.—September 29, Colorado Springs, Colo., County Jail.
ENGLISH, BUSTER—September 17, Wellington, Tex., County Jail.
ENGLISH, DOWNING—September 17, Wellington, Tex., County Jail.
FEE, CHARLIE—September 17, Hollis, Okla., County Jail.
NAVE, FRED—September 17, Memphis, Tex., County Jail.
REED, CLARENCE—September 28, Minot, S. D., County Jail.

Holdup Robbers

CARR, GEORGE—September 3, Independence, Mo., County Jail.
CLARKE, LEWIS W.—September 29, Santa Barbara, Cal., County Jail.
DODSON, BILL—September 27, Colgate, Okla., County Jail.
DRUMMA, JOE—October 15, Murphysboro, Ill., County Jail.
KELLEY, TED—October 7, Pawhuska, Okla., County Jail.
McBRIDE, S. J.—September 26, Long Beach, Cal., City Jail.
MITCHELL, DAVID (Colored)—September 26, New York, N. Y., Tombs Prison.
NICHOLS, GUS—September 30, Topeka, Kan., City Jail.
PENDLETON, ACE—October 1, Marlin, Tex., County Jail.

SMIDDY, ROONEY—October 15, Murphysboro, Ill., County Jail.
SMIDDY, SHERMAN—October 15, Murphysboro, Ill., County Jail.
UNDERWOOD, WILLIAM—September 24, Chicago, Ill., City Jail.
WILSON, CECIL H.—October 4, Washington, D. C., City Jail.
WOODSON, M. C.—September 13, Belton, Tex., County Jail.

Dispositions

Forgers, etc.

ABE RIONOJO—6 months, County Jail, Los Angeles, Cal.
DURRANT, DONALD—Released, Idaho Falls, Idaho.
GORMAN, AL—Discharged, insufficient evidence, Chicago, Ill.
HARTSON, EVERETT H.—Released, made restitution, Spokane, Wash.
LORCH, RAYMOND C.—Discharged, Philadelphia, Pa.
McCLAY, W. T.—Forfeited bail, Los Angeles, Cal.
McOMBER, H. E.—6 months, County Jail, Portland, Ore.
PARSONS, ROBERT L.—1 to 14 years, State Penitentiary, Folsom, Cal.
PERRIN, EDGAR S.—1 year, County Jail, Portland, Ore.
QUINLAN, THOMAS—Fugitive from justice, Philadelphia, Pa.
RAHMER, FRANK—Released, made restitution, Chicago, Ill.
RUTT, FLOYD C.—4 months, County Jail, Los Angeles, Cal.
SCHWAB, NATALIE A.—2 years probation, San Francisco, Cal.
SEELEY, J. D.—Released, made restitution, Pittsburgh, Pa.
SMALL, JAMES M.—3 years, State Reformatory, Salem, Ore.
WALTON, M. K.—5 years probation, Los Angeles, Cal.

Burglars

BARGE, LESTER—Returned to Williams County on murder charge.
DUREE, GEORGE—Released, lack of prosecution, Los Angeles, Cal.
REED, CLARENCE—3 to 5 years, State Penitentiary, Bismarck, N. D.

Holdup Robbers

The record of holdup robbers is omitted from this page due to lack of space, but the figures are taken into account in the following table:

Statistics of the Protective Department

	Awaiting Trial Sept. 1, 1927	Reported Since Sept. 1, 1927	Reported in October	Total	Convicted	Discharged or Acquitted	Fugitives Escaped, Insane or Dead	Total Awaiting Trial
Forgers.....	87	15	13	116	21	9	2	83
Burglars.....	12	0	9	21	2	1	0	18
Holdup robbers..	93	22	14	129	24	12	1	92
Sneak thieves..	....	....	....	....	....	....	....	....
Total.....	192	37	36	266	47	22	3	193

Carelessness Breeds Crime and Criminals Thrive on It. Take a Tip from the Bank Crook by Using the Same Extreme Care Which Characterizes His Plans

PROTECTIVE DEPARTMENT

American Bankers Association Journal

SECTION TWO

**"Foreign Exchange"
Forgers
Strike Again**

Contents Noted by
President
Vice-President
Cashier
Assistant Cashier
Paying Teller
Receiving Teller
Guard

OFFICES OF THE WILLIAM J. BURNS INTERNATIONAL DETECTIVE AGENCY, INC.

CALIFORNIA, LOS ANGELES—528 I. N. Van Nuys Building.
SAN FRANCISCO—211 United Bank & Trust Building.
COLORADO, DENVER—424 Cooper Building.
DISTRICT OF COLUMBIA, WASHINGTON—601 Southern Building.
FLORIDA, MIAMI—610 Exchange Building.
GEORGIA, ATLANTA—921 Healey Building.
ILLINOIS, CHICAGO—1050 Otis Building.
LOUISIANA, NEW ORLEANS—930 New Hibernia Bank Building.
MARYLAND, BALTIMORE—902 Fidelity Building.
MASSACHUSETTS, BOSTON—345 New Chamber of Commerce Building.
MICHIGAN, DETROIT—319 Dime Savings Bank Building.
MINNESOTA, MINNEAPOLIS—726 McKnight Building.
MISSOURI, KANSAS CITY—403 Ridge Arcade Building.
ST. LOUIS—619 Louderman Building.

NEW YORK, BUFFALO—405 D. S. Morgan Building.
NEW YORK CITY—165 Broadway.
NORTH CAROLINA, ASHEVILLE—403 Jackson Building.
OHIO, CINCINNATI—316 First National Bank Building.
CLEVELAND—1105 Swetland Building.
OKLAHOMA, OKLAHOMA CITY—908 Colcord Building.
OREGON, PORTLAND—1008 Yeon Building.
PENNSYLVANIA, PHILADELPHIA—430 Widener Building.
PITTSBURGH—1203 First National Bank Building.
TENNESSEE, MEMPHIS—414 Bank of Commerce & Trust Building.
TEXAS, DALLAS—614 Kirby Building.
HOUSTON—1020 Marine Bank & Trust Co. Building.
SAN ANTONIO—606 Travis Building.
UTAH, SALT LAKE CITY—527 Continental National Bank Building.
WASHINGTON, SEATTLE—1805 L. C. Smith Building.
SPOKANE—1204 Old National Bank Building.

December, 1927

Vol. XX, No. 6

"Certified" Forgers Strike Again

DESPITE the many warnings featured in this section during the past few years regarding the notorious "foreign exchange" forgers, their identical method of operation was recently effective in Pennsylvania, where four banks contributed in the amount of \$8,000.

Two separate gangs used this method of operation until recently, when two members of the more active group were convicted in New York City through the efforts of our agents. A third member was released because he could not be identified.

The other band playing this same game consisted of two men, one of whom is now serving time in New Jersey. This leaves one member of each gang free. They may have joined forces, but are probably again operating apart, with new recruits. Although these fellows use extreme caution and bide their time to lay the foundation for their swindles in such a manner as to ordinarily dispel suspicion, the fact that they have been so often exploited in this section should prevent any member from sustaining a loss through their activities. We again report their method of operation as recently employed in Pennsylvania:

On May 5 one of the operators, using the name of ANGELO LANZA (3024), opened an account, making an initial deposit of \$1,500 in cash. He opened an office and posted his business as a real estate and in-

urance broker. Throughout the next month he kept his account very active, the balance running as high as \$3,000. Then he went to another bank in the same city, stating he wished to purchase \$1,400 worth of Liberty bonds. He asked the exact cost of these bonds, also whether a certified check would be satisfactory for payment.

After being informed that this was acceptable, he proceeded to the bank carrying his account, obtained a certified check, and bought the bonds in question. At the time he presented this check for payment, the bank where the bonds were purchased telephoned the drawee bank to confirm the certification and, of course, was informed that it was in order. At intervals of approximately one month the operator made similar purchases from the same bank. Each time the bank selling the bonds called the drawee bank as on the first occasion, and verified the certification. However, the fourth time the operator made a similar purchase, because of its previous contact with Lanza, the selling bank departed from its usual caution and delivered the bonds without further inquiry. When the check was presented at the drawee bank for payment, its "certification" was immediately branded a forgery.

Lanza had meanwhile withdrawn practically his entire balance, and while he was working this scheme against two banks, his

younger partner, FRANK LUDANO (3025), was playing the same game against two other banks in the same city. The spurious certifications were good reproductions of the genuine impressions, but even these can be duplicated for a dollar.

Certification means cash, and the use of ordinary certification stamps is an open invitation to crooks of this type. For years their method and the dangers of using cheap rubber stamps for certifications have been the subjects of repeated warnings in this section. But more important than better certification stamps is the obvious, everyday requirement that banks should know their customers before advancing them money or securities.

These forgers are both Italians, Lanza being about 55 years of age, 5 feet 7 inches tall, weighing 175 pounds, has black hair and dark eyes, heavy set, smooth-shaven, speaks broken English. Frank Ludano is 30 years of age, 5 feet 8 inches tall, weighing 160 pounds, medium build, clean shaven, has dark hair and eyes.

Members having any suspicion of new customers answering these descriptions and purchasing Liberty bonds or foreign exchange under similar circumstances are requested to notify the nearest office of our agents. As usual, they were careful to cover any trail which might lead to their apprehension once they had made their clean-up.

Mowery Repeats with New Scheme

THEOPHILUS J. MOWERY (2044), a veteran operator, has come back to the field of bank swindling shortly after his release from jail. Using an artful scheme that is peculiarly his own, Mowery recently resumed activities in San Antonio, Texas, where he was successful in one of three attacks.

Using the name of John C. Lang, Mowery went into a bank and inquired of the cashier where he could find its attorney. Upon receiving the desired information, he visited the attorney, told him he had a vendor's lien note due from a party by the name of Henry F. Miller of Harris County, Texas, which was given for a tract of land which was designated as Lot 3 in the Mary Owens grant in Harris County, Texas, and being 105½ acres. Mowery had the attorney write a letter to Miller, requesting payment of the note, which was then several days overdue.

In time, the attorney received a reply from Miller, which stated he was very much surprised to receive the attorney's letter as he had sent Mowery a check in full payment a few days before.

At about the time the attorney received this reply, Mowery again visited him and stated that he had received the check in payment as mentioned in Miller's letter.



Theophilus J. Mowery

Mowery then requested the attorney to accompany him to the bank and identify him, so that he could cash the check, which was supposedly certified. The attorney accompanied Mowery to the bank, introduced him and then left.

Mowery was permitted to open an account

J. H. Morris
5000.00

with this check, after which he bought five Liberty bonds for \$100 each, was given \$1,000 in cash and the balance remained to his credit. At the time the bank received the check, it was mentioned that the certification was not in the ordinary way, and Mowery attempted to explain this by saying, "Oh, well, you know that this is a small bank and they might not do things the way a larger bank does."

Mowery also tried the same game at two other banks in San Antonio, but was unsuccessful. His checks were drawn on the Humble State Bank, Humble, Texas, payable to John C. Lang for \$2,545, signed Henry F. Miller and bore a spurious certification, which was signed John D. Goff. The lower left hand corner of the check bore the notation in long hand, "This check is given in full payment of vendor's lien note No. 1, payable to John C. Lang."

A reward of \$250 has been offered by a bank at San Antonio for information leading to the arrest and conviction of Mowery, who is described as about 70 years of age, 5 feet 5 inches tall, weighing about 135 pounds, medium slender build, has gray hair nearly white, light gray eyes, sallow complexion, narrow face. He was dressed in a light suit, rather shabby appearance, wore large black hat and seemed nervous.

Reward for Youthful Bandits



Joseph Fowler



Jack Perry Long

ON the morning of Oct. 17, two youthful bandits entered a Tuttle, Okla., bank, and with the aid of big blue automatic pistols came out five minutes later taking with them \$45,000 in cash and securities. Investigation by our agents resulted in the identification of the two hold-up men as Joseph Fowler, alias Chet Fowler, and Jack Perry Long, who are reported to have fled to California.

Photographs of these men are reproduced, and members or police officials coming in

contact with them are requested to cause their arrest. Rewards have been offered for them at Tuttle, Okla.

Long is 23 years of age, 5 feet 9 inches tall, weighing 130 pounds, has light chestnut hair, blue eyes, sallow complexion. His fingerprint classification is: 9/1 Ua/U 12/15.

Fowler is 22 years of age, 5 feet 7 inches tall, weighing 135 pounds, has light brown hair, gray eyes. His fingerprint classification is: 10/ 25/24 W/W 0/16.

Soldiering Along



William Klinger

SERGEANT DANIEL J. PERRI and many other names preceded by a United States army title, are being used by a pair of bogus check operators traveling throughout the West, where they are defrauding banks, merchants and more often garages and filling stations. These fellows are believed to be WILLIAM KLINGER (3026) and DANIEL PARELLO (3027), who played the same game throughout the country from 1918 until 1921, when they were arrested by Federal officers in Philadelphia.

Sergeant is often used in the payee name, as is the name of Captain H. Parker or some other commissioned officer as maker. The checks also bear the following rubber stamp inscriptions: "25th Co. Funds" and under the signature, "Commanding Officer" or "Commanding Co." and they are usually for about \$48.

As Parello and Klinger use many of the aliases which are being used by the operators at the present time, it is probable that they are the men now working in the West. Their photographs are, therefore, reproduced with this warning. These photographs are about six years' old, and this fact should be considered when attempting to make an identification.

They will probably present some kind of a spurious identification card, claim that they are on furlough, or give some other story related to army life to prove their identity as real soldiers. It is believed that one of these men posed as the Sergeant and the other as the Captain.

Both of these fellows are believed to be about 30 years of age, 5 feet 6 to 8 inches tall, medium build, weighing about 135 pounds.



Daniel Parello

The operators wear army uniforms, make their checks payable to themselves under one of their many aliases. The title of

Lost Bonds

A Chicago bank messenger, while going from one bank to another, lost four Sinking Fund gold bonds of the state of Rio Grande, Doi Sul, for \$1,000 each, numbered M-1854, 55, 56 and 58, due Nov. 1, 1927. Members receiving any of these bonds or coupons from them are requested to notify the Bank of America, Chicago.

A Hindu's Tricks

DR. ROBT. H. H. GOHEEN (3028) is the newest addition to the field of forgers posing as representatives of religious organizations. He is reported from Lexington, Ky., while another member of this fraternity, A. G. PATTERSON (2989), who was reported in the last issue of this section, on page 3, has been active at Washington, D. C.

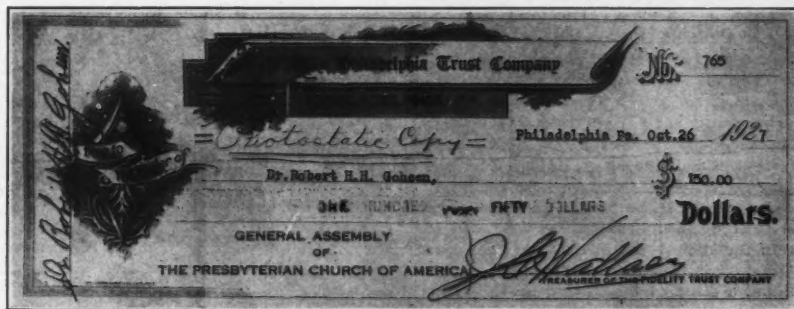
Believed to be a Hindu, Goheen is representing himself to be a missionary of the Presbyterian Church of America, recently returned from India. He claims to be touring the country, visiting Presbyterian churches to solicit their aid for his foreign missionary work.

Goheen makes his appearance by visiting a local clergyman, to whom he presents a letter of introduction on what purports to be stationery of the General Assembly of the Presbyterian Church of America, with headquarters at Philadelphia, Pa. This letter introduces Goheen in glowing and misspelled terms as an ardent missionary, who is devoting his life to the conversion of East Indians.

In addition to pocketing whatever donations he may receive, the purpose of this introduction of Goheen is to have the clergyman addressed introduce him to a local bank to enable him to pass his bogus checks. An interesting feature of Dr. Goheen's letters is that they offer a free trip to the Holy Lands to the women parishioners who obtain the largest contributions to the "cause."

Goheen is about 6 feet tall, weighing 180 pounds; has brown hair, dark, sallow complexion, large and rugged features. Poorly dressed and not very clean; his chief asset apparently is nerve, for his general appearance and lack of education do not indicate that he might be a clergyman.

A specimen of Goheen's checks is reproduced with this warning, and members recognizing him are requested to detain him and immediately notify their local police and the nearest office of our agents.



A specimen bogus check passed by Dr. Robert H. H. Goheen

A Successful Accident

GEORGE KLINGER (3029), alias John R. Stevens, is a conniver who bids fair to make trouble for any bank he chooses to attack, as shown by his recent demonstration at Detroit. After opening an account in the usual manner, he deposited a bogus check on a distant bank. His attempts to withdraw being refused, he called at the bank several times before protest could be received on his bogus check, but was careful not to mention the check, merely engaging in a casual business conversation with the manager.

On his next visit, Klinger rushed into the bank declaring he had just had an automobile accident, injuring a Hebrew who was going to sue him. Therefore he wished to draw out the amount of his deposit. He further explained that at the time of the accident, as he was taking some papers out of his pocket, his bank book fell to the ground. It was noticed by the Hebrew, who picked it up and examined it, saying he would retain an attorney to levy on the account. The bank still refused Klinger's request for cash, but upon receiving a phone call, supposedly from the Hebrew's attorney, and further urgings from Klinger, the bank presented him with a certificate of deposit. Needless to add, the certificate was cashed quickly in Chicago.

Klinger is 30 to 35 years of age, 5 feet 10 inches tall, weighing 165 to 170 pounds, slight build, light complexion, clean shaven.

A "Supreme Gatherer" Collects

"SUPREME GATHERER OF THE SUPREME NEST OF THE GREAT FOREST OF OWLS" is the appropriate title of NORMAN N. HICKS (3030), who poses as a salesman of the National Electric Company of Cedar Rapids, Iowa, to facilitate his bogus draft transactions. Hicks was last reported from Boston, where he defrauded banks, hotels and merchants when his drafts on the Rapids Savings Bank and Trust Company, Cedar Rapids, Iowa, were returned. In addition to the "Supreme Nest of the Great Forest of Owls," Hicks has also used the names of other fantastic fraternities in which he claims to be an officer. Sometimes he claims to be the president and general manager of the Fireman's Brotherhood Health and Accident Association of America. Another of the many fraternal names he used is the Knights of Chiva'ry. He used two addresses while in Boston and vicinity, one was 56 Morgan Street, New London, Conn., the other is 28 Stanton Street, Westerly, R. I.

This is the first time Hicks' operations have been reported since his release from prison a few years ago. Before imprisonment, he frequently changed the names of his fraternal affiliations, apparently using the most comical names he could think of. From the use of his title as the "Supreme Gatherer," it may be observed he is not without a sense of humor and nerve. Hicks does not rely entirely on his spoken words to convince his victims that his fraternal

relations are genuine, but displays well printed stationery bearing his name and full title to fulfill his representations. The Westerly, R. I., address appears on the stationery of the Great Forest of Owls, while the supposed address for the Firemen's Brotherhood is the Lorain Building, Schenectady, N. Y. Hicks is 50 to 55 years of age, about 5 feet 8 inches tall, weighs about 170 pounds; has dark complexion, gray eyes and dark hair.

Bogus Insurance Official



Charles W. Cooke

CHARLES W. COOKE (2503), alias E. G. Mayes, whose knowledge of the life insurance business is so extensive that he is able to deceive officials of such companies, resumed his bogus check operations, which were last reported in the December, 1926, issue of this section, under the title "False Insurance Agent Arrested."

Giving his name as Roland W. Johnson, Cooke visited an insurance company executive in Philadelphia, claiming he was formerly a member of the Massachusetts Insurance Commissioner's staff, and was returning by automobile from Baltimore, where he had left his wife in a hospital. He further stated that the trip was costing him more than he expected, leaving him short of cash.

He had every appearance of being on a motor trip, and his familiarity with affairs of the insurance company he was visiting, and the insurance business in general, impressed the insurance people so favorably that there appeared to be no question about the character of the man or his check, which was cashed at his request. The check was returned from the International Trust Company, Boston, Mass., the drawee, with the notation "No Such Account." The operator is about 50 years of age, 5 feet 10 inches tall, weighing 180 pounds, has large frame and features, light complexion, light and partially gray hair, high cheek bones. As usual, he is a fluent talker.

Store Buyer Again Active

JAMES ANDREUS (2438), who has been missing from the ranks of active forgers for the past year, resumed operations at Fairview, N. J., using the same method that characterized his work a year ago. He visited an Italian storekeeper at Fairview, stating that he was desirous of buying the store. In this way he obtained the storekeeper's signature, which he later forged to a check on a local bank.

When he visited the bank, Andreus represented himself as the storekeeper's brother,



James Andreus

opened an account with a bogus check on the Steneck Trust Company, of Hoboken, N. J. A forged check of the bank's depositor was immediately cashed for him.

Now that he has resumed operations, Andreus will probably continue active, therefore member banks throughout New Jersey, and neighboring states especially, are warned to watch for him. Although he is a Greek, he speaks Italian well. His photograph is reproduced, and his description is: About 40 years of age, short, dark complexion, and heavy set; has a rather large head and dark wavy hair mixed with gray at the sides.

Using Banks as Pawnshops

ERNEST DALEY (1490), alias R. C. Nelson, is touring the country by automobile with his wife and two children at the expense of bankers. Daley visits a bank stating that he and his family are on their way to a nearby city, where he expects a telegraph remittance from some source; but as he is short of funds, he requests the bank to accept his note for sums ranging from \$25 to \$35. He usually offers his watch, a ring or other pieces of jewelry as security, and during his conversation refers to officers of the Pacific National Bank, Boise, Idaho, with whom he claims to be well acquainted.

In view of the fact that he makes a presentable appearance and talks well, and his "security" looks good, his request is often granted. Daley never redeems his notes, as his collateral is worthless or of considerable less value than the face amount of the note. This fellow has recently visited Boise, Idaho, Ivanhoe, Minn., Worthington, Ind., and will probably shift his activities to the central west.

This is the third time his activities have been reported since March, 1925, when a warning concerning him appeared in this Section. Daley is about 35 years of age, 5 feet 10 inches tall, weighing 170 pounds; formerly had a very black mustache, but it is not known whether he still wears it.

Capitalizing Adversity

HENRY O. PROPP (3031), who was injured while employed by a railroad company in Colorado, believes in the words of Shakespeare: "Sweet are the uses of adversity." As a result of an injury, the Industrial Commission of Colorado awarded him \$600 and monthly compensation for the time that he was incapacitated.

Propp is now forging the original letters

and findings of the Commission, also the original check for \$600 and the monthly compensation allowed him of \$76.81. One of the letters, supposedly issued by the Commission, purports that the Maryland Casualty Company of Baltimore, Md., which covered this compensation, has been authorized to make future payments direct to a certain bank. This letter is forwarded to the bank named, and Propp follows it and the Commission's report by visiting that bank and opening an account.

After depositing the smaller compensation check to his account, he requests the \$600 draft cashed. In view of the correspondence received by the bank, and the fact that Propp displays his mutilated hand on which the compensation is based, it is not improbable that he will continue trying to defraud banks in this manner unless bank officials recognize and arrest him through the medium of this article. The forged instruments used by Propp are shorter and narrower than the genuine drafts of the Maryland Casualty Company, and are on a blue colored paper with lavender numerals. Bona fide checks are on green paper with red numerals. Propp was last reported from LaVeta, Colo., where he negotiated in this manner. He was then driving an Essex closed car.

Propp is about 27 years of age, 5 feet 8 inches tall, medium thin build, weighing 135 pounds; has brown hair and brown eyes; rather pale and of German descent. At the time of the accident, early this year, Propp was working for the D. & R. G. Railroad near Salida, Colo., and was in the hospital at Salida for a while. Anyone recognizing this fellow is requested to detain him and notify their local police, as he is wanted at LaVeta.

Check Kiting Junk Dealer

SAM BRENNER (3033) showed all the indications of a professional kiter when he opened accounts at five banks under as many names at Memphis, Tenn. His failure to defraud any Memphis bank was no fault of his own.

Brenner went through the usual gestures of opening an account with several hundred dollars in cash, later depositing checks on other local banks, and at the same time withdrawing almost his entire cash balance. During these activities the Memphis office of our agents learned what he was doing, made a preliminary investigation which showed that Brenner had opened all the accounts in question, and notified all of the interested banks accordingly.

It is believed that quick action by our agents prevented the banks from sustaining losses, as Brenner attempted to withdraw against one of the uncollected items a short time after the banks had been notified. When he was refused he was allowed to disappear.

Brenner also used the aliases Harry Holtz, Leon Marlow, Abe Althman and C. H. Cohen while at Memphis. Brenner's description is: About 40 years of age, 5 feet 7 inches tall, weighing 130 pounds; rather dark, slender build, dark eyes, apparently a Russian Jew. He is believed to have operated in Minneapolis last year under the name of L. A. Kahn, where nine bank accounts were opened in a similar manner.

He was last reported in Chicago, and members should keep a sharp lookout for a renewal of this fellow's work. When opening his accounts he claims that he is about to open some kind of a business, often a junk shop.

Ambitious Refugee

PHILIP S. SHERMAN (3032), alias Philip C. Chase, who attempted to commercialize the recent New England flood catastrophe, tried to open accounts at four banks in New York City, stating that he had just arrived from North Adams, Mass., where he had lost his belongings in the flood. He requested blank checks, which he made out to the order of the deposit banks for sums ranging from \$2,350 to \$5,275, drawing on the National Bank of North Adams. His request for an advance being refused, he was told the check would be taken for collection only.

Sherman has never returned, and it has been learned that he had no account at the North Adams bank. He is about 37 years of age, 5 feet 10 inches tall, weighing 175 pounds; stocky build; has dark hair, rather round face.

Philip S. Sherman
National Bank

Bromley Again

M. C. BROMLEY (3034), who was not heard of since reported in the June, 1927, issue of this Section, is again active in New York Philadelphia and other nearby cities with his bogus "certified" checks drawn on the Trenton Trust Company, Trenton, N. J.

Although there is no record of Bromley having defrauded banks, members could save their customers from loss through this fellow's activities, and aid in causing his apprehension by notifying the interested customer as soon as they receive one of his checks.

A comparison of Bromley's writing, reproduced below, with other specimens of his handiwork should make identification easy. The spurious certification stamp is signed W. A. Roebling, cashier, although Mr. Roebling has not been an official of the Trenton Trust Company for a number of years, and is now dead. Bromley's method is to make a purchase and arrange for delivery or say that he will call later for the goods, offering one of his checks for more than the actual cost and usually receiving \$25 or more in change. He is 5 feet 6 inches tall, weighing 185 to 190 pounds; has full face; wears glasses; is a neat

M. C. Bromley
Seventy Five

dresser; wears a brown overcoat and brown hat.

Warnings

FRANCIS WILLARD BROWN (2938), alias A. Page, has changed his method of operation since he was reported on page 4 of the October, 1927, Protective Section. He was last reported traveling through Pennsylvania, where he represented himself as the advance agent of a large tractor company desiring to locate an assembly plant.

After he had been in town about two weeks, Brown presented a draft for about \$5,000 against his personal account in the First National Bank of Chowchilla, Cal. Shortly after making this deposit he attempted to draw against the item, declaring that he needed some expense money. For some unknown reason Brown became fearful that the last bank he attempted to work against was suspicious of him, and in his haste to disappear wrecked his automobile at Gettysburg, Pa. He is 28 years of age, 6 feet 2 inches tall, weighing 180 pounds; slender build; has light complexion, blue eyes, brown hair.

A. B. COREY (3035), last reported in Boston, having previously toured Pennsylvania, is drawing checks on what he designates as the West Side Dollar Bank, Youngstown, Ohio. There is no institution of this name, but his checks are being received through the clearings by the Dollar Savings and Trust Company of Youngstown, which carries no such account. The name of the bank is written in longhand on any check form that his victim is obliging enough to present. There are no further details available regarding this fellow except that his checks range from \$15 to \$40.

GEORGE HARBORD (3036) opened an account at the Merchants National Trust and Savings Bank of Los Angeles, with a check drawn on the main office of the Bank of Italy at San Francisco, where he has no account. Harbord then proceeded to defraud merchants and hotels at Los Angeles with checks on the Merchants National Trust and Savings Bank. As it is probable that he will continue to open accounts at other banks with checks drawn on either of the above institutions, members are warned to watch for him.

He is about 35 years of age, 6 feet tall, weighing 170-180 pounds; wears a brown suit and felt hat. He is an Englishman, makes a good appearance, gives his business as "automobiles," and as reference gave the name of John F. Smulski, President, Northwestern Trust & Savings Bank, Chicago.

JAMES E. DEFRIEND (2952) whose activities as a note forger were reported in the October, 1927, issue of this Section, under the caption "DeFriend Disappears," has been indicted at Watertown, N. Y. No new clues have developed since the report that he was seen at a hotel in Kingston, Canada.

As previously pointed out, DeFriend is an



James E. DeFriend

experienced automobile dealer, and may again set himself up in that business. His photograph, which was not available in October, is reproduced with this Warning, and anyone recognizing him is requested to notify the nearest office of our agents and the local police, as DeFriend will be extradited if caught.

He is about 45 years of age, 5 feet 9 or 10 inches tall, weighing 170 pounds; has dark hair, streaked with gray, dark eyes and complexion; appears to be of French extraction; rather slow of speech but deliberate in manner and action; very well dressed, usually in dark clothes; has a dignified appearance, carrying himself erect at all times. One of his characteristics of dress is that whenever he wears a four-in-hand tie, the knot is very long.

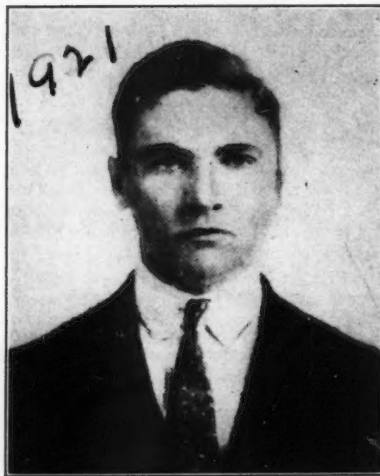
L. LADNER (3037) has slightly revamped the old scheme of cashing bogus checks bearing forged bank customers' indorsements. Ladner appeared at Portsmouth, Va., where he advertised in a newspaper for a local agent of an investment concern which he was unauthorized to represent. A bank customer answered the advertisement, accepted the proposition and signed an application which he submitted to Ladner.

Shortly afterwards Ladner telephoned the bank's customer stating it would be necessary for him to go to an adjacent city to meet one of the officers of the company. The customer complied with these instructions but could not locate the official he was supposed to see. Upon his return to Portsmouth this individual learned that Ladner had cashed a check at his bank bearing his indorsement. Ladner apparently forged this indorsement using the customer's application signature for a guide.

This operator is described as being a young man of good address and pleasing manner. He wore a gray plaid suit and brown felt hat and has somewhat of a lisp

in his speech. He is further described as having dark complexion, weighing about 170 pounds and of medium stature. Ladner operated in Virginia and neighboring states and will probably continue his work in that vicinity. Members recognizing him are requested to cause his detention and notify their local police, also the Virginia Bankers Association at Kenbridge, Va.

GORMAN RANEY (3038), who until recently held a good position with a savings and loan association at Kansas City, Mo., defrauded a local bank of more than \$5,000 with checks bearing the forged signatures of his employers and others. To prevent loss through a renewal of his operations, his photograph is reproduced with this article. Although this photograph was taken about eight years ago, it is a good likeness of Raney at the present time. He is 28 years of age, 6 feet tall, weighing 190 pounds; good build; has light complexion and light brown hair.



Gorman Raney

Saunders Again

ACCORDING to his story, J. B. SAUNDERS (2370) is becoming a real honest-to-goodness railroad man, but continues as a successful bogus check writer. He was last heard of at Greenville, S. C., where he posed as a representative of the Atlantic Coast Line Railroad Company, of Wilmington, N. C. It is believed that Saunders is now specializing in defrauding merchants instead of banks, as in the past.

At Greenville his instrument was in the form of a draft supposedly issued by the Atlantic Coast Line Railroad Company. He probably printed the draft himself, as he used a similar form when drawing on the First National Bank of Biloxi, Miss., as shown on page 4 of the July issue of this Section.

A specimen of his writing is reproduced, as the make-up of the draft is practically the same as that of the bogus cashier's check, and the signature, H. E. Haupon, appearing on both items, is in the same handwriting. Members receiving such checks can readily identify them by compar-

ing them with this reproduction. Should any banker receive one of these checks, it is requested that he cause Saunders' apprehension, as he is persistently defrauding bank customers.

Saunders is 45 years of age, 5 feet 7 or 8 inches tall, weighing about 165 pounds; wears glasses, has a red face, and has the appearance of a railroad man whose work is outdoors. When reported in July he was traveling in a Chrysler sedan, 1925 standard model, which bore an Alabama license, No. A-184-184, believed to have been stolen. It is not known whether Saunders still has this car, but if not, he is probably again traveling in an automobile.

H. E. Haupon

Bankers and merchants in the southeastern states have received well printed checks on high grade "safety" paper which HARVEY C. RICH (3039) recently issued in that vicinity. Rich, who also used the alias A. C. Buckley, is drawing on the Union Trust Company, Cleveland, Ohio, with checks that are supposedly issued by the Lake Erie Electrical Products Company of Cleveland, signed H. L. Goodheart. In one negotiation he bought a typewriter at Raleigh, N. C.

Rich is a young man about 5 feet 10 inches tall, weighing 150 pounds and makes a very neat appearance. Members recognizing this fellow are requested to notify the North Carolina Bankers Association at Raleigh.

Harvey C. Rich

H. L. Goodheart

G. F. ROBERTSON (3040), a newspaper promoter, is traveling through Texas and neighboring states. He negotiates with local papers for promotion work, using this connection to cash his bogus checks, which are drawn on the North Texas National Bank, Dallas. He sometimes gives the Laredo, Tex., *Times* as reference. Robertson's description and other information regarding him is unavailable, but a specimen of his writing is reproduced to aid in identification of anyone using this method of operation.

G. F. Robertson

H. WILLS (3041) is reported from Pittsburgh, Pa., where he attempted to cash a small bogus check, having made the usual preliminary foundation of opening an account with a bogus check on an out-of-town bank. Wills' checks are drawn on the People's Bank of Ashland, Ky., but no record of such an institution could be found in bank directories by the Pittsburgh bank. Wills is 35 years of age, 5 feet 6 inches tall, weighing 140 pounds, slender build, light

complexion, smooth shaven, wears glasses. He spoke with a pronounced Southern drawl, and had a bluish mark on left cheek near eye.

GEORGE L. WINTERS (3042) is reported issuing bogus salary and expense checks of the American Chemical Company of Jackson, Mich., drawn on the First National Bank of Jackson, although both are non-existent. These checks are usually for about \$250, signed William J. Manning, Treasurer. There is no other available information regarding this fellow except that he attacks hotels as well as banks.

Miller is Active

PARTICULAR attention of members in the vicinity of Philadelphia, eastern Pennsylvania and southern New Jersey, is drawn to the fraudulent operations of one CHARLES MILLER (3043), who is reported as negotiating checks for small amounts drawn on the Drovers National Bank of Kansas City, Mo., and apparently bearing the signature of C. P. Young, of P. B. Morris & Co.

The Drovers National Bank does not carry an account in the name of the maker, and the forged certified stamp does not conform to the one they use and is also irregular, as the name of the signer is incorrect.

Should this operator visit your bank, immediately communicate with the nearest office of the Burns Agency or the interested bank, so that prompt arrest may be effected.

Murfin Absconds



Olin U. Murfin

THE Farmers & Merchants-Savings Bank of Lancaster, Mo., advises that its cashier, OLIN U. MURFIN (3044), has absconded with a large amount of the bank's money, the exact sum not yet being ascertained by the State Bank Examiner in charge of the affairs of the bank, which has been closed.

Murfin is described as: Age, 34; weight, 150 pounds; height, 5 feet 11 inches to 6 feet; build, slender; hair, sandy, thin on top of head; beard, smooth shaven; features, high forehead, projecting chin; carries one shoulder higher than the other and walks with a peculiar swing; several teeth filled with gold; very nervous disposition; wore

Masonic ring and Shriner's emblem. When he left he was probably clad in gray suit, hat and overcoat and tan shoes. At one time he was in the army. Murfin left Lancaster during the night of Oct. 4 in a blue Willys-Knight sedan, 1927 model, serial number 56647. He is probably accompanied by his wife and two small children. His wife is a blond of retiring disposition and motherly appearance. One child is a girl about six years old, and the other child is a boy about one year old.

Please keep on the lookout for Murfin, and, if located, arrest him and wire the Missouri Bankers Association, collect, at Sedalia, Mo. Also notify John B. Hulen, sheriff of Schuyler County, Lancaster, Mo.

Notorious Bandits' Liberty Ends

THE dean of present-day bandits in the Southwest, RAY TERRELL (2723), who has been identified as participating in a dozen bank holdups and burglaries in the past few years, was recently arrested at Hot Springs, Ark., with ELMER INMAN (2729), one of his active henchmen.

These arrests recall the daring activities of these fellows and their partner in crime, MATTHEW KIMES (2724), who was arrested in June and convicted of murder in connection with a bank holdup, but has since been granted a new trial.

Oftentimes the arrest of notorious bandits, results from a comparatively insignificant crime, as in this instance, the theft of an automobile. At the time of the arrest, they were with two women. Inman surrendered without a struggle, but Terrell attempted to use his pistol. A considerable amount of cash and jewelry was found in their possession.

The true story of these desperadoes reads like a modernized version of Jesse James. When Kimes was only nineteen years old, he and his brother, George, came in contact with Terrell, at that time specializing in the burglary of small banks. They would break into a bank in the wee hours of the morning, and haul away the safe in a speed car which was fully equipped for such a job. Kimes evidently tired of this more arduous work, and induced Terrell to go into the holdup business which, although more perilous, is also more profitable. Terrell and Kimes then proceeded to hold up many banks covering different states throughout the West including Oklahoma, Kansas, Michigan, Wisconsin, Indiana and Texas. They then enlisted new members to their band at intervals, as they were needed. Some of their new men were occasionally arrested and in such cases another promising young thug would be admitted to the ranks to take his place.

Although these fellows have been arrested a number of times, they have always managed to avoid serving a prison sentence either through influence, probably paid for with the proceeds of crime, or by clever jail-breaking. Kimes was delivered from a county jail on one occasion and Terrell, although supposedly manacled, escaped from officers escorting him to a penitentiary, as reported in the May and July issues of this section. However, as both of these bandit leaders are now under arrest, it is hoped that they will be securely held until they are finally sentenced and safely confined.

Inman was also arrested in the early part of this year, but escaped on March 17 last, with another member of the gang, ALVIN SHERWOOD (2728).

Gilbert Continues

JOHN F. GILBERT (2954), alias P. E. Murphy, is continuing to defraud banks in the South and East despite the fact that his activities were described in the October issue of this Section under the caption, "Same Old Stuff." Gilbert very often uses this surname, although he changes his first name and initial with almost every operation. He likewise changes the bank on which his checks are drawn, apparently due to the fact that he prefers to draw on a bank in a city near where he is located. The drawee bank is usually the last one which he has attacked. As detailed in the previous article, Gilbert opens an account with one or more checks on a bank in a nearby city, saying that he has just moved to the town where he is opening the account, and that the checks in question are the proceeds of the sale of his former home. Shortly after opening the account, he re-appears at the bank and requests an advance which usually ranges from about \$30 to \$50. When making this request, he explains that he needs cash for expenses incidental to moving.

His story is plausible but he would have little success if bankers would read and heed the Warnings in this section. Gilbert's description is: 45 years of age, 5 feet 6 inches tall, weighing about 125 pounds, slender build, reddish hair. His hands appear to be those of a laborer. He was shabbily dressed and chews tobacco.

Kearns' Friend?

BY carefully prepared and convincing schemes for defrauding banks and hotels, O. P. MAY (3046), alias R. C. Lee, has reaped good returns by a swindle in which he has so far used bogus cashier's checks of the Nassau County National Bank of Rockville Center, N. Y.

In one instance a Chicago hotel received a letter on purported letterhead of Nassau County National Bank bearing forged signature of D. N. Bulson, president, stating in part that Mr. and Mrs. O. P. May, his daughter and son-in-law, would arrive at the hotel shortly. With the letter to the hotel was enclosed a letter to Mr. May. The next day "Mr. May" arrived, was handed his letter, which he opened and exhibited a cashier's check for \$200 purported to be issued by the Nassau County National

Bank. The hotel cashed the check and later was advised that both Mr. May, the check and the letter were bogus.

In the second case, a bank at Reno, Nev., received a telegram signed "Jack Kearns," former manager of Jack Dempsey, the boxer, stating that his friend R. C. Lee would arrive at Reno and he had instructed Lee to call at the bank. According to the telegram Mr. Kearns stated that Lee was "thoroughly dependable, financially and otherwise." November 15, Lee arrived at the bank and after presenting cashier's check for \$2,500 was given \$2,000. The telegram proved a forgery, and the check was another bogus Nassau County National Bank cashier's check.

O. P. May, alias R. C. Lee, is described as 50 to 55 years, 5 feet 6 inches, 145 pounds, gray hair, light gray eyes, sharp features.

These two cases are given as they detail the versatile ability of this crook to develop his frauds. He has also used the name of H. W. Rice and posed as a lawyer at Oklahoma City, Okla. It is highly probable that he will in his next swindle use a different name, and a little different method of approach. He may even have bogus checks of other banks. You are cautioned to be on the watch for him, and if you believe you have him located, notify your local police and the nearest office of our agents.

The interested Chicago hotel has stated it was obtaining warrant, and the bank at Reno advises, "will extradite and prosecute if located." He is also wanted by the U. S. postal authorities.

IRA J. BELL (3045), who claims to be an agent of M. H. F. Koch of Miami, Fla., advising that Mr. Koch is representing the DuPont interests also wealthy men connected with the General Motors Corporation, is reported from Texas, where he entered into a contract for the purchase of land, involving several thousand dollars. The exact scheme that Bell had in mind could not be learned, as a preliminary investigation showed that his plans were false and he made a hasty departure. However, it is believed that he will continue to make the same representations, and if proper precautions are not taken, he will probably defraud some banks or their customers.

Stolen Bonds

The following listed bonds were stolen in the holdup last year of the Lee State Bank at Dowagiac, Mich. Members receiving any of these bonds, which are for \$1,000 each, are requested to notify that bank:

Jewelers Building Bond No. M-769; East St. Louis and Interurban Water Co. Bonds Nos. 4335 and 4337; Indiana Hydro Electric Power Co. Bonds Nos. 1307 and 1308; Monsanto Chemical Water Works Bonds Nos. M-2731, M-2732, M-2733; Chicago North Shore and Milwaukee Railroad Bonds Nos. M-526, M-527 and M-528; Furniture Capitol Building Bond No. M-133.

Lost \$5,000 Note

The General Motors Acceptance Corporation of New York City reports the loss of one of its gold notes. The note in question is a "Bearer" note for \$5,000, issued by the Chicago office, dated Aug. 23, 1927, maturing December 22, 1927, payable at the office of the Union Trust Company of Chicago, Ill. The serial number is CD-1505

Members having any knowledge of the present owner of this note are requested to notify the General Motors Acceptance Corporation or the nearest office of our agents.

Arrests

Forgers, etc.

ARGALL, GEORGE B.—November 8, San Francisco, Cal., City Jail.
BECKMAN, RALPH—November 7, St. Louis, Mo., City Jail.
BISGAIER, SOL—November 7, New York, N. Y., City Jail.
BROWN, FAUSTINE—November 3, St. Louis, Mo., City Jail.
CHASKY, LOUIS—November 5, Brooklyn, N. Y., Raymond St. Jail.
DOUGAN, M. E. (MISS)—October 21, Los Angeles, Cal., City Jail.
FRIED, MAX—November 15, New York, N. Y., Tombs Prison.
GEHRING, MARIE—November 7, Los Angeles, Cal., City Jail.
GERBER, H. C.—November 12, Los Angeles, Cal., County Jail.
HARMELIN, MORRIS—November 15, New York, N. Y., Tombs Prison.
HOGG, McCULLOUGH—November 4, Shreveport, La., County Jail.
LEINWAND, ADOLPH—November 15, New York, N. Y., Tombs Prison.
LEVINE, MORRIS—November 11, New York, N. Y., Tombs Prison.
MANNING, MRS. MARY—October 15, St. Joseph, Mo., City Jail.
MOLLER, JOHN—September 1, San Francisco, Cal., City Jail.
O'REILLY, GEORGE A.—November 8, Los Angeles, Cal., City Jail.
RICHMOND, HAZEL—November 14, Spokane, Wash., City Jail.
ROSENBERG, HARRY—October 24, New York, N. Y., Tombs Prison.
SPILLERS, A. C.—October 20, England, Ark., County Jail.

Holdup Robbers

ASH, MRS BERTHA—November 10, Tulsa, Okla., County Jail.
BARRETT, GEORGE—October 26, Philadelphia, Pa., City Jail.
BARRISH, LOUIS—October 26, Philadelphia, Pa., City Jail.
BRUTON, A. P.—November 7, Fort Worth, Tex., County Jail.
BRUTON, H. R.—November 5, Fort Worth, Tex., City Jail.
CALLOWAY, L. L.—November 10, Kansas City, Mo., City Jail.

CALLOWAY, W. R.—November 7, Tulsa, Okla., County Jail.
CANE, H. J.—July 16, Ardmore, Okla., County Jail.
CANE, J. W.—July 16, Ardmore, Okla., County Jail.
FITZSIMMONS, CHAS. S.—October 25, Reno, Nev., County Jail.
GILSTRAP, D. R.—July 16, Ardmore, Okla., County Jail.
HOLEMAN, EARL—October 31, Pawhuska, Okla., County Jail.
HAWKINS, "BUD"—November 9, Dallas, Tex., County Jail.
HOWE, C. C.—November 8, Fort Worth, Tex., City Jail.
KNOX, CHARLES—November 7, Mexia, Tex., County Jail.
MAIS, ROBERT—October 26, Philadelphia, Pa., City Jail.
McCOLLOCH, EVERETT—November 7, Tulsa, Okla., County Jail.
McCULLOUGH, CLARENCE—November, Sacramento, Cal., County Jail.
McGUIRE, E. J.—November, Sacramento, Cal., County Jail.
MOORE, GEORGE—October 25, Reno, Nev., County Jail.
PITTMAN, LAWRENCE—October 22, Festus, Mo., County Jail.
POTTER, DOC—November 8, Corsicana, Tex., County Jail.
SADLER, JAMES N.—November 7, Mexia, Tex., County Jail.
SCRIVNER, W. S.—November 3, Houston, Tex., County Jail.
SHARP, ED—November 9, Dallas, Tex., County Jail.
SMITH, M. H.—November 11, Chicago, Ill., City Jail.
WILSON, RAYMOND—November 10, Kansas City, Mo., City Jail.

Burglars

BOUNDS, BURRELL—October 18, Streetman, Tex., County Jail.
TENDALL, CHARLES—October 24, Tryon, Okla., County Jail.
TENDALL, FRED—October 24, Tryon, Okla., County Jail.
WATHALL, R. O.—October 18, Streetman, Tex., County Jail.

Dispositions

The record of dispositions is omitted from this page due to lack of space, but the figures are taken into account in the following table:

Statistics of the Protective Department

	Awaiting Trial Sept. 1, 1927	Reported Since Sept. 1, 1927	Reported in November	Total	Convicted	Discharged or Acquitted	Fugitives Escaped, Insane or Dead	Total Awaiting Trial
Forgers, etc. . . .	87	28	19	47	25	13	2	94
Burglars.	12	9	4	13	2	1	0	22
Holdup robbers. . .	93	36	27	63	33	14	1	108
Sneak thieves. . . .	....	....	....	....	....	....	....	....
Total.	192	73	50	123	60	28	3	224

PROTECTIVE SECTION

AMERICAN BANKERS ASSOCIATION JOURNAL

Strangers Are Not Always Crooks, but Crooks Are Usually Strangers. Stop Cashing Checks for Them Without Reliable Proof of Identity.

Make This Crime Prevention Year

WITH this issue the Protective Section appears in a new dress, but its message of safety and fraud prevention is little different from scores of those which have gone before. Invariably the warnings illustrate the wily stranger reaping a golden harvest in a market where strangers are already oversold.

A total stranger presents a check drawn on another bank and by dangling some cash and a glib story is allowed to open an account. Before investigating his identity or character he is given a blank check book or pass book, and somehow is allowed to draw against the check before it is collected. There are innumerable other forms of check forgery, but in its many variations honoring the uncollected funds of strangers is probably the most common modus operandi through which forgery losses are sustained by banks. It is also within easy reach of prevention.

IN a more cultivated type the shrewd bank crook builds up his approach to the loan officer before presenting bonds, stock certificates or other forms of collateral that looks good as security, but which later proves to be either forged, raised or completely counterfeit. As a matter of fact, any smart crook can obtain

excellent reproductions of engraved and deceptively sealed stock certificates, bonds and other securities that defy comparison with the genuine. Also photography and lithography have progressed to the point where comparatively few bankers can safely advance cash on the strength of their own opinion as to whether the security pledged is genuine, counterfeit, raised, forged or a photo-engraving. The only way to beat such schemes is to follow the time-worn rule of banking generally, namely, "Know your customer."

Science and invention have shielded most banks from night attacks, thanks to the foresight and preparedness of bankers in choosing their safe and vault equipment. It is another story with the bankers on defensive measures against holdup robbery. Even the casual reader of newspapers is awake to that fact—and why not bankers? Because life may be endangered, is their passive resistance due to reliance upon indemnity of loss through insurance?

Increased losses mean higher rates, and in the long run crime prevention beats all other cures. Properly administered, it will also serve to discourage the misdeeds of would-be criminals.

So much for hindsight. Does it mean anything to your bank during the new year?

Contents Noted by

President _____
Vice-President _____
Cashier _____
Assistant Cashier _____
Paying Teller _____
Receiving Teller _____
Guard _____

JANUARY, 1928

Vol. XX No. 7

Counterfeit School Bonds

ONE of the most ambitious bond swindles reported in several years is that in which JEAN HOLMES (3047), a diamond salesman, defrauded an Ohio bank for a large amount. This sum was advanced as a loan, for which he deposited as collateral bonds including counterfeits of two issues purporting to be payable by the Special Tax School District No. 2 in Dade County, Florida.

The counterfeits bear little resemblance to the genuine bonds, but Holmes' business-like negotiations and the mechanical make-up of his handiwork was so convincing that a telegraphic inquiry of the validity of the bonds satisfied his victim that the entire deal was legitimate. This transaction recalls our previous warning articles regarding counterfeit bonds. It was pointed out that, in some instances, it is almost impossible to determine whether a bond is genuine except by a minute comparison with one that is definitely known to be valid. The wording of the counterfeits is usually the same as that on the genuine bonds, but the engraving, which is one of the most distinguishing features of a bond, and the style of type, often differ, as shown in the reproductions of parts of the counterfeit bonds appearing on page 2 of the January, 1927, issue of this Section, and by comparison of reproductions of the bonds shown here.

Holmes' first step was to open an office in the name of a reputable jewelry concern with which he did business. After opening a savings account at the bank which he later defrauded, he also rented a safety deposit box, in which he kept a large quantity of uncut diamonds. These he displayed to the bank officials, probably for the purpose of establishing credit. Following this preliminary groundwork, Holmes negotiated loans for a sum in five figures, giving as collateral counterfeits of both the 5 and 6 per cent issues of the Dade County (Florida) School Board, mixed with a few genuine bonds which were issued by different organizations.

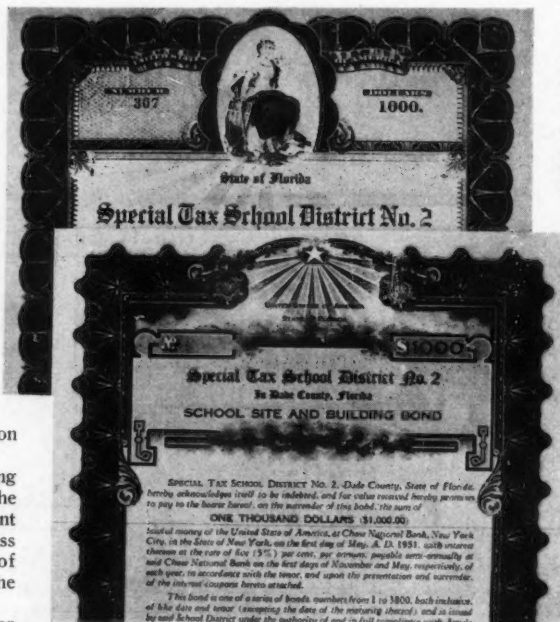
In the counterfeits no attempt was made to duplicate the design of the genuine bonds; neither was the correct style of type used, as the reproductions show. It will also be noted that the name of the printer of the genuine bond, The Drew Press, Jacksonville, 444815, appears at the bottom of the genuine and not on the counterfeit.

What is probably the most glaring discrepancy between the face of the genuine and counterfeit 5 per cent bonds is that the figure of the "Goddess of Justice" appears in the top center of the genuine, but does not appear on the counterfeit at all.

The foregoing discrepancies, together with the reproductions, are sufficient to identify the bonds themselves, but the



The genuine bond, showing the name of The Drew Press at the bottom



The "Goddess of Justice" appears at the top of the genuine but not on the counterfeit

wording of the coupons, also the signatures on them, appear to be exactly the same on both the genuine and counterfeit. We, therefore, reproduce on page 3 only the back of the counterfeit coupons, showing the design, which is entirely different from the reverse side of the genuine coupons.

No complete specimens of the genuine or counterfeit 6 per cent bonds are available, but the difference in the form is apparent at a glance. The first discrepancy is that the position of the wording is considerably different, as the first line of the body of the genuine bond ends with the words "for value received." In the counterfeit these words appear in the second line. It will also be noted that the letters of the words "First day of April" are all written in capital letters in the counterfeit and not on the genuine. The relative position of the bond denomination, \$1,000, appears in the upper right corner of the counterfeit, but is not engraved in the text.

It is assumed that the border engraving of the 6 per cent counterfeit was green and in the same design as that of the counterfeit 5 per cent bonds, while the genuine is printed on a paper which is somewhat the same as the color of United States gold notes. The genuine 6 per cent bonds also have an entirely different design, which we are unauthorized to reproduce. However, they bear the name of the printer, The American Bank Note Company, on a high grade of paper, which is water-marked "United States of America, 1776," in a design which includes the form of an eagle with its wings spread.

The position of the last paragraph of the face of this bond, which starts with the words "In Witness Whereof," is also different, as there is an indentation of about two inches from the margin of the genuine bonds, and no indentation except at the beginning of the paragraph on the counterfeits. It is also believed that the coupons of the counterfeit 6 per cent bond have a green background, while those of the genuine are the same color as the genuine bond itself.

Some associate of Holmes, whose name and physical description are unknown, made inquiries at one of the middle western banks regarding these bonds, but went no farther in his negotiations. As Holmes and his partner may continue to dispose of these bonds, any bank receiving Dade County, Florida, bonds is requested to compare them with those reproduced here. If counterfeit bonds are presented or exhibited, it is requested that the bank make an appointment for some time later to complete the deal. Meanwhile the nearest office of our detective agents or the local police should be notified, so that the person presenting such bonds can be properly investi-



Back of counterfeit coupon

gated and dealt with according to law.

Holmes' description is: about 35 years of age, 5 feet 9 inches tall, medium build, dark hair, dark complexion. He sometimes claims to be a manufacturer of fountain pens. Some of his aliases are Jean LaCultre, Jean Armitage and Jean DuVall. At Cincinnati, where he opened an office, he was said to be a drug addict. Another possible means of identification is that he sometimes displays his discharge papers from the United States Army.



Jean Holmes

Caution's Lesson Scorned Again

A. L. MILLER (2256), whose activities have not been reported since last June, recently resumed operations in Kansas City, Mo., where he cashed four bogus checks at the same bank in two hours.

As usual, Miller approached the teller's window and attempted to cash a check drawn on another bank with nothing but his own indorsement. Upon being told that it could not be immediately cashed, he inquired whether this could be done if he had an officer of the bank "O.K." it. About 15 minutes later he returned to the same teller with the forged initials of one of the bank officers appearing on the check. As he is an able forger, he often succeeds in having his checks cashed without further questions.

Two of the checks used at the Kansas City bank, where he approached four different tellers, were drawn on the Corn Exchange Bank of Kansas City. They bore a rubber stamp imprint in the upper left-hand corner, as shown on the check reproduced herewith. The purported maker, Mr. Mewborn, carries his account with the bank at which the checks were cashed, not with the Corn Exchange Bank. These checks were payable to the R. R. Oil Company and so indorsed by the operator, who also added the name of John Rice. The other two checks also carried the forged signature of Mr. Mewborn and were drawn on the Union State Bank, 15th and Prospect Branch, Kansas City, payable to the Oil Sales Service Company.

Miller's description, as given at Kansas City, is slightly different from that previously furnished at other places where he operated. He is said to be 25 years' old, 6 feet tall, weighing 180 pounds, medium

build, of medium light complexion although his face has a slight red tint as though weather-beaten. He was neatly and conservatively dressed, and is said to be a smooth talker. The handwriting on the checks is very much the same as that reproduced on page 2 of the September, 1926, issue of this Section under the caption "Miller Forges O.K. Initials."

Miller apparently obtains the original initials which he forges by having the bank official O.K. a comparatively small check for him. All members are, therefore, requested to bear this in mind, and be guided accordingly. As stated in previous articles on this scheme, the safer plan would be to have all checks bearing an officer's genuine O.K. handed to the teller by a bank messenger or some other employee rather than return the check direct to the presenter. We have repeatedly urged member banks against losses through this trick, as illustrated by the following quotation from the October, 1926, issue of this Section:

"The operations of these crooks have increased to such an extent that as a solution of the situation we must suggest the greater safeguard of instructing tellers to pay 'initialed' checks only when presented by an employee or bank guard.

"Those authorized to approve such checks should support this procedure by handing the cash to the customer direct. In any event do not permit such checks to be returned to the presenter after they have been initialed, thereby preventing raising of the amount and eliminating the possibility of the initials being forged on another check.

"This procedure is followed by many banks as a matter of courtesy in cashing checks for known customers. It has also proved to be an effective preventive measure against other methods of artful forgers."

In Kansas City, Miller obtained \$1,000, but the same loose methods would allow larger checks to be honored.

Foreign Exchange Buyers Forging Ahead

THE Foreign Exchange Buyers are still active in New York City, where their recent transactions were thwarted during the past few weeks by our agents. The operators, however, have not been apprehended, and they can be expected to continue trying for easy money.

As reported in the October, 1927, issue of this Section under the caption "Exchange Buyers Again Active," these crooks first rob mail boxes of a bank depositor's cancelled vouchers and statement. With this knowledge of the depositor's balance, they are guided as to the maximum amount in drawing a check. They trace the signature from one of the cancelled vouchers to a check which is payable to some concern that deals in foreign exchange. Their next step is to go to the office of a messenger service and give them an envelope containing the check, which they request to have sent to the drawee bank for certification or for a cashier's check. The amount of the check is the purchase price of a certain order of foreign currency. This order is previously negotiated, usually by telephone, with the foreign exchange dealer.

Sometimes a letter accompanies the check requesting the certification. If the certification or cashier's check is obtained, the messenger boy is then sent to the foreign exchange office where he receives the foreign currency. The operator telephones his request for delivery, or he may call for it at the office of the messenger service.

One of the criminals apparently follows the messenger into the bank to observe if the request is granted immediately, or to note and act upon any suspicious action on the part of the bank. If the messenger is held unduly long, the operators realize that suspicion has been aroused and disappear, rather than risk arrest through further efforts to carry out their plan.

In view of these circumstances, our agents have warned every known messenger service in the city, supplying the operator's physical description, and have also requested that they be informed in the event the operator appears. If the messenger bureaux carry out their part of the plan, as some of them have already done, they will immediately telephone our agents, who will then inform the bank and request that the check be marked "Void" and immediately returned to the messenger without any comments.

Similar requests have been made of messenger agencies in other cities. If the banks



Note the rubber stamp imprint used on the

The R.R. Oil Co.
John Rice

bogus checks cashed by A. L. Miller

will cooperate to this extent, there is a good chance of apprehending these crooks, either at the bank visited or when they later call at the office of the messenger service.

Know Your Customers!

M. M. YEAGER (2844) alias C. B. Kellogg, is again reported in Los Angeles, Cal., generally using the same method of operation as that recorded on page 3 of the August, 1927, issue of this Section, under the title "Poses as Bank Depositor."



M. M. Yeager

It was previously believed that Yeager obtained signatures by picking torn deposit slips out of the bank's waste baskets and piecing them together, but in his latest transaction, he became more daring. Calling at the statement window, Yeager asked for the statement and cancelled vouchers of Mr. C. A. Fox, signing Mr. Fox's signature for same. Then followed a tracing of one of the cancelled checks, the amount of which was changed from \$50 to \$150, and thereafter he called at the paying teller's window where ready cash awaited him.

Yeager sometimes represents himself as the bank's depositor, puts in a couple of checks and requests that he be given a receipt for his deposits, claiming that he has left his passbook at home. Using these receipts as a means of identification, he goes to the paying teller and cashes several forgeries. At times he allows a lapse of several hours or days before he returns to the bank for withdrawals.

The teller who cashed Yeager's check in his last transaction describes him as about 50 years of age, 5 feet 8 inches tall, weighing 150 to 160 pounds; smooth shaven, fairly well dressed. This description indicates that Yeager is ten years older and a little heavier than he was reported to be by his previous victims. Yeager's photograph is again reproduced, and members recognizing him are requested to cause his apprehension and inform the nearest office of our agents. Yeager is a persistent forger whose work dates back to 1921, and he has defrauded many banks under the circumstances given here.

Bandit Turns Forger

JOHN KOWALSKI (3048) held up the Rural Street Branch of the Fletcher Savings Bank and Trust Company at Indianapolis, Ind., about a year ago, when he employed the unique method of posing as a salesman of a bankers supply company to gain access to the inner sanctums. He gathered a number of passbooks in his loot and is now traveling about the country by means of forgery, having recently been heard from at Alliance, Ohio.

His last effort was to open an account with a check for several hundred dollars on the Home Bank and Trust Company of Chicago, signing the name of Mike Kowalski. He also presents one of the savings account books which he obtained in the holdup, and requests that the passbook be sent for collection, so that it can be credited to his account. When depositing the passbook, he is very careful to obtain a receipt.

He claimed to be a new arrival at Alliance, where he said he intended to open a pool room. As his general manner seemed favorable, the bank immediately gave him cash for the check deposited, which was later returned as a forgery. The passbook was returned with the same notation, as Kowalski had erased the true depositor's name, and substituted one of his many aliases, which include: John Boboth, John Bednar, John Kuchura and John Trawinski. Kowalski is a dangerous man, and members recognizing him from this method of operation are requested to be extremely cautious in their dealings with him, and immediately notify their local police.

Kowalski's age has not been reported, but he is described as 5 feet 8 or 10 inches tall, weighing about 160 pounds; dressed in a light suit, light overcoat and light cap; has sandy complexion, rather round face and a small mustache.

Credit Risk Collects

ESTELLE WILEY (2486), who at times uses the name of Mrs. Estelle Wiley Smithe and has been touring the country in an old model Buick automobile with two other women and two men and a baby, has recently been reported at Holtville, Cal. She and one of her women friends, who uses the name of Mrs. ELSIE BLANCHARD (3049), induced a Holtville bank to cash a small check drawn on the First National Bank of Alderson, W. Va., and signed "A. E. White by Stella."

As reported in the November, 1926, issue of this Section, Estelle also negotiates drafts on Lon Wiley of Williamson, W. Va., who she claims is her father.

Being well dressed and of refined appearance, her usual story of being on an automobile tour and being detained due to illness, plus the imperative need that she be in a neighboring city immediately, has induced bankers to cash her checks. She states that she has no time to wait for a return telegram, and suggests that the banker look up Mr. Wiley's rating in Bradstreets.

She is 22 years of age, 5 feet 6 inches tall, weighing 110 pounds, and has brown hair. She seems to be of nervous tem-

perament and talks rapidly. Mrs. Blanchard claims to be Estelle's mother-in-law, and is undoubtedly older than Estelle, but further description is missing. The automobile last reported carries a New Mexico license, No. 22-228. Members recognizing these people are requested to notify their local authorities, as they have defrauded many banks.

Elusive Armenian Jailed



Mike Mlongian

FOLLOWING a very active career of the past year, during which he defrauded many banks, **MIKE MLONGIAN** (2769), alias Nick Melo, was recently arrested at Passaic, N. J., when a bank teller recognized him as the subject of warning articles previously broadcast in this Section.

Mlongian's method of operation, which probably gained for him several hundred dollars a week, is again repeated to aid in his identification. He would open an account with \$300 in cash, and four days later withdraw \$200 of this amount. Two days after that, he would deposit \$100 in cash and \$600 check on some out-of-town bank. He would again return to the bank in two days, withdraw his cash balance of \$200 and inquire about the \$600 check, which probably had not been returned, but which later would come back "no account." This system of making deposits and withdrawals at frequent intervals was always used by Mlongian with the intention of drawing against uncollected funds on his last visit to the bank.

Mlongian is 30 years of age, 5 feet 2½ inches tall, weighing 148 pounds; has dark brown hair, dark eyes, medium build, sal-low complexion, Roman nose. Members recognizing him are urgently requested to have their local authorities lodge detainer warrants against him at Jefferson City, Mo., to which point he has been taken for prosecution.

Short Change Swindle

SHORT change artists have again appeared in New York City. As usual, they visit a bank at about lunch time, when they probably suspect a relief man to be at the teller's window. One of the operators requested the teller to change a \$100 bill for him. He was given eight \$10 bills and four \$5 bills. The operator immediately returned five of the \$10 bills and requested a fifty. When this was given to him he started to put it in his wallet, but quickly turned back to the teller and, pushing the \$50 bill toward him, said, "I find I have too many small bills, here is the \$50. Please give me back the \$100." It is obvious that the teller was defrauded of \$50 by

handing back the \$100 as the operator requested, when he had been handed only \$50, but the operator worked so fast that the teller became confused and complied with his request.

One of the two men who recently played this game on a downtown New York bank is described as 27 years of age, 5 feet 7 or 8 inches tall, and wore a black derby and dark overcoat. The other is described as 45 years of age, 5 feet 8 or 9 inches tall and was shabbily dressed. A similar swindle took place recently at Dallas, Tex., consequently all bank tellers should be cautioned to be on guard for this type of swindler.

Fake Solicitors

THE Denver National Home for Jewish Children of Denver, Colo., reports that unauthorized solicitors are obtaining funds in the name of their organization and similar charitable institutions. These impostors accept donations in the form of a check payable to the organizations, and then cash the check at some bank, displaying spurious credentials authorizing them to do so. This institution therefore requests that all banks, except those at Denver, Colo., refuse to cash such checks, as they should be cashed only through the head office at Denver, where the officials are known to the banks with whom they do business. The Denver National Home for Jewish Children was previously known as the Denver Sheltering Home for Jewish Children.

In making the request that banks do not honor checks except those coming through the home office, as previously stated, the same request is also made for the Jewish Consumptives' Relief Society, The Denver National Hospital and the Ex-Patients' Home, associated institutions, which are also located in Denver.

Quick Action

THE capture of the three bandits within an hour after the actual holdup of the Bank of Deaver, Wyo., and their subsequent conviction and sentence to prison is one of the speediest cleanups of crooks that has been recorded for some time. The resourcefulness of Ernest M. Beaver, cashier, and the cooperation of other residents of the town of Deaver, together with the conspicuous absence of "red tape," which so often delays the final incarceration of criminals, is shown in the following account of the holdup and capture of these men:

Mr. Beaver entered the bank, immediately followed by the three bandits, FRED HAYES (3050), alias Jack Hardy; WALTER DAVIS (3051), and F. L. VESTAL (3052), whom he had seen in an automobile that was following him. These men drew guns as they entered the bank, covering Mr. Beaver, a woman employee and several men employees. In the approved fashion of modern holdup men, one of the crooks maintained watch at the entrance, another kept the employees covered with his gun, while the third man made a systematic search of the safe and tills. Hayes, apparently the leader of the band, played the rôle of gallant chieftain, extend-

ing all reasonable courtesies to his victims, even allowing the woman bank employee to be seated when she became extremely nervous, and also permitted Mr. Beaver to lower his arms when he complained that he was getting tired. Yet he took the precaution to have the bank people stand so that they could not see his face or those of his partners.

Having taken all the available cash, the bandits backed out of the bank and started off in their automobile, heading for Montana. Then followed the level-headed action of Mr. Beaver, which resulted in their capture. He informed the telephone operator of the holdup, requesting her to notify the local police. He then ran into the street and stopped the first automobile that came along while the bandits' car was still in sight. At his request the bandits' car was followed by the first automobile, while Mr. Beaver quickly collected a posse and took up the chase about eight minutes later. Following the general trail of the bandits and the first pursuing car, the posse came upon them a short distance across the state line in Montana, where the bandits' car had broken down. Hayes and his companions had taken refuge in a nearby thicket, but an exchange of shots soon brought them out with their hands in the air.

They were immediately returned to Deaver and the prosecutor's office took the necessary steps that lodged them in the Wyoming State Penitentiary, where they will be safely incarcerated for some time to come.

This is an inspiring example of what to do in case of a holdup, and members having the misfortune of undergoing a similar attack are requested to bear it in mind.

Stolen Bonds

TWO bandits who held up a California bank in the early part of last month escaped with about \$7,100 in cash and securities, which included two \$500 Coupon Bonds, which are described as follows:

Coupon Bond No. 1021—Breakers Hotel, Palm Beach, Fla.; date of maturity, Aug. 15, 1942; interest due Aug. 15 and Feb. 15.

Coupon Bond No. 1235—Arcadia Apartment Hotel, Los Angeles, Cal.; due Nov. 1, 1942; interest due May 1 and Nov. 1.

Although the gunmen wore red and blue bandanna masks, the following descriptions were noted by those in the bank at the time of the holdup: One was from 30 to 35 years of age, 5 feet 9 or 10 inches tall, weighing 180 pounds; had light complexion, blond hair, blue eyes; wore blue and white striped overalls, tan oxfords, practically new, heavy gray cap; had heavy, broad shoulders, but was slightly stooped. The other was 30 to 32 years old, 5 feet 7 or 8 inches tall, weighing 160 to 165 pounds; had rather dark complexion, dark hair, brown eyes; wore blue and white striped overalls, new tan oxfords and gray cap.

Members receiving either of these bonds, especially if they are presented by persons answering the above descriptions, are requested to notify the nearest office of our agents and endeavor to cause the presenter's detention, so that he may at least be properly questioned as to his knowledge of the bonds.

Much Photographed Sheik Arrested

DANIEL J. HAIMSON (2914), reported in the September, 1927, issue of this Section, has been arrested by our agents at Los Angeles, Cal. As previously reported, Haimson's scheme was to visit the western relatives of some person, usually a girl residing in the East, with whom he had his photograph taken, and using this photograph he would have the person he visited indorse checks and assist him in cashing them at local banks. Some of his checks were drawn on the First National Bank of Boston, Dorchester Branch, while others have been drawn on the First National Bank, Sherman, Cal., or the American National Bank, San Bernardino. Haimson is Jewish, between 30 and 35 years of age, 5 feet 5 inches tall, very stout, weighing 200 pounds; has black hair, dark complexion, and a heavy red scar on the right side of his forehead.

Examine Your Collateral

JACK S. ALLMAN (3053), although known to a Seattle, Wash., banker for several years, defrauded him with stolen bonds which bore the forged indorsement of William P. Bomar, of San Antonio, Tex., to whom they were originally issued.

Allman gave the bonds as collateral for a \$2,500 loan, and when questioned as to his ownership of the bonds brought in another man, who claimed to be Mr. Bomar, and he explained Allman's ownership to the satisfaction of the banker.

These bonds were issued by the Empire Gas & Fuel Company, Delaware; Series A 7½s; due 1937; par value, \$1,000 each, and were numbered 304, 310, 311.

This transaction is another reminder that banks should take every step possible to verify the validity and proper ownership of bonds offered to them as security for loans. This is pointed out in other warnings in this issue regarding the counterfeit Glidden Bonds and the Dade County, Florida, School District Bonds.

Take Glidden Bonds Again

EDWIN TURNER (3054), a counterfeit bond swindler who negotiated fake bonds of the Glidden Company of Cleveland, Ohio, as reported in the November, 1927, issue of this Section under the caption, "Watch for Counterfeits," is again active with a new method of operation. He negotiates for a loan with a bank, loan company, or some similar organization for several hundred dollars, offering as collateral one of the counterfeit bonds. In his latest transaction at Stockton, Cal., he obtained a loan of \$300, payment of which was to be made in monthly installments. As most counterfeit bonds are well made up, it is suggested that members take some steps to check the validity of any bonds they receive as collateral or for purchase. As Turner will probably continue to negotiate these bonds, the most conspicuous discrepancies between the genuine and counterfeits, as published in November, are again repeated. The fake

bonds read: "First Serial Gold Sixes," whereas the originals read: "First Mortgage 6 Per Cent Serial Gold Bonds." On the counterfeits the signature of the secretary and treasurer is shown as H. Horsburg instead of R. H. Horburgh. The certificate of the Union Trust Company, Cleveland, Ohio, trustee, is signed B. A. Abott, a fictitious name. The fake bonds are dated March 2, 1925, instead of March 1, 1925. Members receiving any of these counterfeits are requested to inform their local police, so that the person presenting them may be properly investigated.

Warnings

ALFRED BALDI (3055) is another of the many operators who use their former connections with reputable business firms to facilitate their bogus check transactions. Baldi, who formerly worked for the Great Western Fireworks Company, of Ankeny, Iowa, has defrauded several banks in the northwestern part of Illinois with his checks drawn on the Lake Shore Trust and Savings Bank of Chicago. He is about 6 feet tall, dark complexioned, speaks with a slight foreign accent; when last seen he wore a blue overcoat, light hat and dark gray suit.

WALTER BONNER (3056) uses the guise of a physician and fraternal associations to facilitate his transactions. He recently appeared at Adrian, Mich., where he stated he intended to make his home, having just arrived from Tulsa, Okla. His manner and story were so convincing that he was able to defraud a bank with one of his checks, drawn on the Exchange National Bank of Tulsa, Okla., where he had no account. Bonner was not only content to rest on his laurels as a physician, but designated himself as an eye, ear and nose specialist. He displayed a Masonic traveling card and a driver's license of the state of Oklahoma, as well as correspondence which further indicated his claims to be true.

A bogus cashier's check on the Farmers and Merchants State Bank of Vermilion, S. D., payable to **HAROLD BOSS** (3057), was recently passed in a country store in Yankton, S. D. Only a meager description of the operator is available. He is about 35 years of age, 5 feet 10 inches tall, light complexion. Members receiving any of these checks, which are signed by J. E. Brunson, are requested to inform their local police, as the operator is wanted by the State's Attorney of Yankton County.

H. R. BRYAN (3058), who claims to represent the Continental Supply Company, of Mexico, Mo., is drawing checks on the National Bank of New Bern, N. C., where he once had an account which has been overdrawn for a long time.

IRVIN F. DUDDLESON (3046) is one of the few bogus check writers who continues to use the same name. His recent activities at Kalamazoo, Mich., are reported under that name, as were his former operations in that general territory in 1925 and the early part of this year. He is drawing

checks on E. K. Warren & Co., Inc., a state bank of Three Oaks, Mich., although he has no account with that institution. Details of his method of operation are not available, but members receiving Duddleson's checks drawn on the above bank can be satisfied that they are spurious. Duddleson is about 23 years of age.

The scheme of criminals presenting bogus checks which are supposedly signed by a relative, for the purpose of enhancing their apparent validity, is becoming rather common. **R. W. FULLER** (3059) is using this system throughout the South in attempting to pass bogus checks which are signed Mrs. B. F. Fuller, whom the operator claims to be his mother. His checks are drawn on the Farmers Bank, Edinburg, Va. Members receiving any such checks of this fellow are requested to cause his apprehension and notify the Protective Department of the North Carolina Bankers Association at Raleigh, N. C.



Mary George

MARY GEORGE (2060), a member of a gypsy band, is under arrest at Oquawka, Ill., where she is charged with sneak theft. Gypsies have been roving about the country for a number of years, usually visiting the banks, ostensibly for the purpose of telling fortunes, but experience has shown that their real purpose is to divert the teller's attention and snatch whatever money may be laying near the window of his cage. The photograph of Mary George is reproduced, and members recognizing her as having defrauded them are requested to have their authorities lodge a detainer warrant against her at Oquawka.

WALTER HARDWICK (3061) is believed to be headed for San Diego, Cal., having passed several forged checks at Los Angeles which were drawn on the printed form of the Earl Lindley Motor Company of Pasadena. Hardwick is 38 years of age, 6 feet 2 inches tall, weighing 190 pounds; has brown hair, gray eyes, medium complexion and large features. He makes a very good appearance and is known to be a good bass singer. It is believed that he is another professional forger traveling about the country, obtaining employment with automobile sales agencies, then forging the name of his employer shortly before making his disappearance.

R. W. HILL (3004), believed to be accompanied by several other men, has been centering his activities in Texas, having been last reported from Cameron. In the November, 1927, issue of this Section, his Fort

Worth operations were reported, but there is no telling whether he will remain in that state or resume traveling as in his earlier operations. A specimen of these checks, which read: "Gulf Refining Company of Texas," is different from genuine checks of the Gulf Refining Company, which does not have the words "of Texas" after its name. A specimen of these checks, many of which are being cashed at automobile service stations, was reproduced in the November Protective Section, and it is suggested that members notify their local chambers of commerce to warn their members accordingly. Detailed descriptions of Hill and his partners have not been reported, but they are all said to be between 25 and 35 years of age.

PAUL HUTTO (3062) is using fake drafts, which are supposedly issued by the Bank of Swansea, S. C., drawn on the Hanover National Bank of N. Y., although the southern bank does not issue any such drafts.

T. C. JOHNSON (2370), alias J. B. Saunders, frequently reported in this Section, has changed from his role as a railroad man and is issuing a new specimen of his handiwork which is drawn on the Merchants National Bank of Farwell, Tex., although there is no such institution. As Saunders has been playing this game for several years, he undoubtedly will continue until some banker recognizes his work through one of our articles and causes his apprehension. Details of a recent transaction at Chico, Cal., are unavailable, but it is not improbable that he used one of the fake letters of recommendation which are ostensibly issued by the First National Bank of Biloxi, Miss., or perhaps he has printed similar letters on stationery, purporting to be that of the bank on which he is drawing. Johnson is about 45 years of age, 5 feet 7 or 8 inches tall, weighing 165 pounds; sometimes wears eyeglasses. Last summer he was known to be traveling in a Chrysler sedan, 1925 model, with an Alabama license.

ROBERT KILMARTIN (3063), who was first heard of in 1924, when his worthless check operations were reported at Mount Vernon, N. Y., has again become active. He was recently reported from Champaign, Ill., Houston, Tex., and Atlanta, Ga. At Houston, Kilmartin opened a bank account with a check drawn on the Union Trust Company of Cleveland, Ohio, in the amount of \$3,200. He requested that \$2,800 be deposited to his credit in a savings account, and the balance of \$400 in a checking account. Shortly thereafter he purchased merchandise at local stores, giving checks on his new account. He was next heard of at Atlanta, where he attempted to have a certification stamp made in the name of the First National Bank of Champaign, Ill., where he resided prior to his Houston negotiations. He claimed to be the bank cashier, and in Atlanta for a short time on bank business.

Kilmartin is an intelligent criminal, believed to be well educated and generally gives his occupation as artist or architect. He is 30 to 35 years of age, 6 feet tall, weighing 180 pounds; has reddish curly hair, blue eyes, noticeably white teeth.



Joseph A. Larkin

JOSEPH A. LARKIN (3064), alias Fred Loughan, who was recently arrested at Evansville, Ind., has swindled a number of bank depositors throughout the country, but there is no record of his actually defrauding a bank. His method of operation was to visit a real estate dealer, arrange for the purchase of a home, and during the course of his transactions induce the realtor to cash one of his checks, which would later be returned as worthless. In each transaction, he opened an account, after being introduced by the real estate man, depositing a check for several thousand dollars on an out-of-town bank. Larkin's photograph is reproduced, and members having come in contact with him under the foregoing circumstances are requested to notify their depositors, so that they may have an opportunity of prosecuting. At Oakland, Cal., and Two Buttes, Colo., he used the name of H. L. Anderson; he then used the alias of Robert O. Smith while at Salt Lake City, Utah, and changed his name to Fred Loughan at Phoenix, Ariz. Larkin's description is: About 45 years of age, 5 feet 7 inches tall, weighing 160 pounds; silver gray hair, good looking, neatly dressed.

A new bogus check operator using the names of publishing houses has recently been reported in Alabama, Tennessee and neighboring states, where he posed as J. A. MARTIN (3068), also R. R. Lipscomb. The two companies this crook has claimed to represent so far are P. F. Collier & Son Company and Rand McNally & Company, both of New York City. It is not known whether Martin is attacking banks, but it is probable that he will attempt to do so, although most of his checks are cashed at hotels. Martin claims to be a national ad-

vertising agent for the publishing houses, and has literature which may possibly be genuine. The checks are printed on the same form in each case, and are drawn on the Chase National Bank. The signatures appearing as treasurer and president on the Collier checks are correct as to names, but Mr. Winger, the treasurer, really signs as A. E. Winger, and not Albert E., as appearing on Martin's checks. The publishers have never used the same form as Martin's, which is reproduced below.

Martin's age is not given, but he is 5 feet 11 inches tall, weighing 165 pounds; has black hair, brown eyes and a rather short chin.

NONA LESH (3065) and HARVEY LESH (3066), who is believed to be her husband, and PHIL ROBAN (3067) were arrested at Alhambra, Cal., where they were charged with passing about fifty worthless checks drawn on the Vernon and Slauson Branch, also 24th and Hoover Branch of the Merchants National Trust and Savings Bank of Los Angeles. Some of these checks are payable to Edward Curry and signed J. F. Hillman. The amounts vary, but range from about \$25 to \$40. The woman first sought to accept responsibility for passing the checks, which are now charged to this trio, but the men are also being held for further examination. When arrested they had in their possession a check writer and a large calibre gun.

P. H. MALLORY (3069) operated with checks at Charlottesville, N. C., and neighboring cities, drawn on the Franklin Trust Company of Philadelphia, Pa., in the name of Fels and Company, although that firm has no account with the Franklin Trust Company. These checks are signed Charles H. Jackson, Treasurer, which is the correct name of the treasurer of that company. Members recognizing this criminal are requested to cause his apprehension, otherwise he will undoubtedly continue his activities.

H. C. MECHIZ (3070) has been visiting various sections of the country passing bogus checks drawn on the First National Bank, Florence, Colo. He was last heard of at Los Angeles, Cal., where his check was given as a \$400 deposit in connection with a purchase of a cooperative farm proposi-

tion. Mechiz is known to be an electrician and has considerable knowledge of radio work. He is believed to be accompanied by a woman. His age is not given, but he is described as 5 feet 7 or 8 inches tall, weighing 140 to 150 pounds; very swarthy complexion, black hair, dark eyes. A specimen of his handwriting is reproduced with this warning, and members recognizing him are requested to inform their local police.

H. C. Mechiz

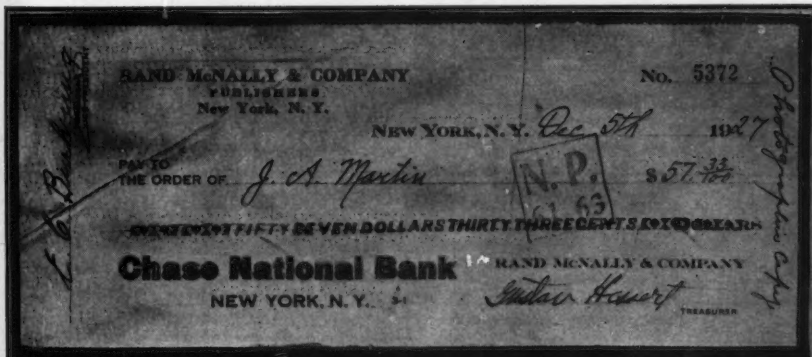


Abe Nisenbaum

ABE NISENBAUM (3071), well known in Atlanta, Ga., in connection with the death of a local investigator of the solicitor's office, and MAX LEBEAU (3072) were arrested by our agents and local authorities when they were discovered to have in their possession several thousand bogus cashier's checks, all of which were drawn on non-existent banks.

Some of the banks on which the checks were drawn are the Continental Savings Bank & Trust Company, New York, N. Y., and the Continental Savings Bank & Trust Company of Louisville, Ky. A number of checks were drawn on Corn Exchange Banks of the following cities: Jacksonville, Fla.; St. Louis, Mo.; Chicago, Ill.; Savannah, Ga.; Detroit, Mich., and Memphis, Tenn., all of which, as specified above, are non-existent.

The checks on the Continental Savings Bank & Trust Company of New York City were signed J. W. Cellison as cashier and payable to Sam Barron, one of the aliases used by Nisenbaum and his partner. An unsigned specimen of their handiwork is reproduced with this warning to aid in identification. It is printed on a medium grade of paper, which is blue in color and is water-marked "Safecast." The border margin is in black ink. The name of the bank and the words "New York, N. Y.," also the word "Cashier," are printed in black ink, while the number of the check and the words "Cashier's Check" are in red ink. A picture of a bank building in red ink appears in the center of the check. Nisen-

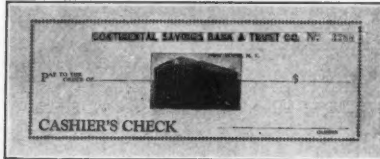


A bogus check passed

by J. A. Martin

baum's photograph, which is the only one available at this time, is reproduced with this warning.

It is known that these criminals were in Pittsburgh, Pa., on Oct. 20, and that they were also in Chicago at some unknown date. It is very probable that they negotiated some of their checks in those cities as well as many other places that are as yet unknown. Members recognizing them through this warning are requested to have their local authorities lodge detainer warrants at Atlanta.



Unsigned specimen of Nisenbaum's work



Henry James Patterson

HENRY JAMES PATTERSON (3073), alias Newsham, is under arrest at Memphis, Tenn., where he attempted to pass a bogus check ostensibly issued by the Chesebrough Manufacturing Company of New York City, drawn on the Manufacturers' Trust Company. Patterson's method was to open an account with one of the Chesebrough checks or possibly another check on some bank where he had previously opened an account, and shortly after attempted to have the Chesebrough check cashed for him. He also defrauded hotels. It is believed, from checks found on him, that he has been in Atlanta, New Orleans, Chicago, Shreveport and Mobile. His photograph is reproduced to enable banks which he defrauded to identify him. Detainer warrants should be lodged against him at Memphis, where he will probably not serve a very long time, as the charge there is only an attempt to defraud. Patterson is 32 years of age, 5 feet 7 inches tall, weighing 160 pounds; medium stout build; has dark brown hair and light blue eyes.

J. H. PHILLIPS (2772), the high-pressure Bible salesman who was reported in the June, 1927, issue of this publication under the caption "Bible Salesman Bogus," is still active, as shown by the following report from Bruceton, Tenn. On this occasion Phillips merely changed his initials to J. E. and canvassed the town, selling Bibles to the better known citizens. He began his work by obtaining from the local postmaster, who was also a minister, the names of prominent people who were active in church and Sunday school work. His next step was to call at a local bank and ascertain if his prospective customers were known

there and considered reliable, stating that his business was usually cash, but that for the convenience of people who are known to be very reliable he sometimes accepted notes such as the bank would be willing to handle at a reasonable discount. He further stated that should he make a sale and accept notes which were not satisfactory to the bank to handle, he would not consider them under any obligation to do so.

Phillips then canvassed the town and later returned to the bank with notes bearing the signatures of some influential men known to the bank, and requested that they discount them. A few days later he again called at the bank near the closing hour and transferred all the notes he had received and obtained cash for them.

Adhering to his old game, he failed to deliver the Bibles as agreed. The interested bank is, therefore, offering a reward of \$50 for the arrest and delivery of Phillips, who is described as 5 feet 8 inches tall, heavily built, weighing about 200 pounds, light complexion, rather red face, sandy hair and blue eyes. He is a fluent talker. The report from Bruceton does not state what company Phillips claims to represent, but it is assumed that he is still using the name of the Master Bible Company, of Charleston, W. Va., with which he was formerly associated. Members coming in contact with anyone working along these lines and answering the description of Phillips are requested to notify the nearest office of our agents, so that his arrest may be effected.

JAMES K. RASSER (3074) is passing bogus checks throughout the South which are drawn on the Bank of Pinehurst, Pinehurst, N. C., although he has no account there. Details of Rasser's activities have not been recorded, but as his checks are made payable to James K. Rasser and signed either Paul F. or Paul R. Rasser, it is probable that the operator tells the story of receiving the checks from some relative.

R. E. SAUNDERS (3075), formerly employed as a salesman of the Automatic Guard and Signal Corporation, Grand Rapids, Mich., is still in possession of their samples and equipment, and continuing to pose as their representative to enable him to cash worthless drafts, drawn on a Michigan bank that is now out of existence. He usually offers the person who cashes his drafts a bond for more than the face value of the draft, but the bonds are worthless.

P. G. VAN ALBERT (3076) is reported from Kansas City, Kan., where he opened an account with out-of-town checks that were subsequently returned unpaid, following which he was permitted to withdraw funds before the checks were returned. It is believed that Van Albert uses the name of his former employers, the Credit Assurance Company, of Chicago, Ill.

ROBERT R. WRIGHT (3077) has been touring the country for the past year opening accounts at various banks with worthless checks against which he attempts to draw funds before returns are received. Many of these checks are drawn on the Toronto office of the Royal Bank of Canada, although Wright occasionally draws on other institutions. He is accompanied by his wife and child, and tells a story of being a new resident of the town in such a simple and convincing manner that many banks have been willing to take a chance on him and advance funds on his uncollected items. Wright was last known to have been at Jackson, Miss., where he was described as about 32 years of age, 5 feet 10 inches tall, weighing about 150 pounds; sandy complexion, round face. His wife is believed to be about the same age, rather short, being only about 5 feet 4 inches tall, stocky build, fair complexion. The child is a boy of about six years, quite fat and is said to be very impudent. A specimen of Wright's handwriting is reproduced with this warning.

(Reproduce handwriting)

Robert R. Wright

PAT LEE (3078), who poses as a photographer, opened an account at Swissvale, Pa., with a bogus check drawn on the First National Bank of Youngstown, Ohio. He then cashed a number of checks drawn on the Swissvale bank on local dealers. Lee is 31 years of age, 5 feet 11 inches tall, weighing 145 pounds; has dark hair, slender build, pleasing personality.

Arrests and Dispositions

THE detailed record of arrests and dispositions usually presented upon this page is omitted due to lack of space, but the figures are taken into account in the following table:

Statistics of the Protective Department

	Awaiting Trial Sept. 1, 1927	Arrests			Dispositions			Total Awaiting Trial
		Reported Since Sept. 1, 1927	Reported in December	Total	Convicted	Discharged or Acquitted	Fugitives Escaped, Insane or Dead	
Forgers, etc. . . .	87	47	15	62	32	15	5	97
Burglars.	12	13	0	13	3	1	0	21
Holdup robbers. .	93	63	18	81	39	18	4	113
Total.	192	123	33	156	74	34	9	231

PROTECTIVE SECTION AMERICAN BANKERS ASSOCIATION JOURNAL

*Strangers Are Not Always Crooks, but Crooks Are Usually Strangers. Stop
Cashing Checks for Them Without Reliable Proof of Identity.*

Telegraph Hotels Non-Payment Collect

ACCORDING to the statistics of forgery insurance companies and the records of the Protective Department of the American Bankers Association, more than 95 per cent of the annual loss through forgery of all kinds is suffered by those outside of banking.

Among this larger group of victims, which includes individuals, firms and corporations of every description in industrial, commercial and private lines, a goodly portion of the loss on forged or otherwise worthless checks is sustained by hotels and merchants.

Keeping open house for strangers and providing them with home comforts, the average hotel manager looks upon his patrons as paying guests and, as a matter of course, accords them the same hospitality which any guest would expect. In this situation the professional check forger is in his glory, and one of the greatest handicaps to his downfall and prevention of loss is in the length of time taken by ordinary methods of clearing and protesting such checks through the mails.

Even the ordinary bad check operator or hotel beat, let alone the professional forger and swindler, knows that unless suspicion is aroused soon after presenting his check, he may count upon at least the number of days it would take his check to reach the drawee bank by mail before the hotel can be notified. Accordingly, crooks of this type are often found continuing their stay at the hotel victimized for as many days after passing their worthless paper as the check takes to reach the drawee, and return of notice of dishonor or protest by mail.

Therefore, to speed up

non-payment notices on all protested checks which are *cashed or honored at any hotel*, and to give the hotel the earliest possible information that the check is bad, which may enable it better to locate the swindler even if he has departed, the Protective Committee has agreed with the American Hotel Association upon the following procedure:

Upon refusing payment of a "no account," "N. S. F.," forged or raised check which bears the indorsement of any hotel, the drawee bank is requested to telegraph the hotel indorser, collect, giving the reasons for non-payment. Such telegraphic notice should not be a substitute for, but a supplement to, the sending of the usual notices, protests, or advices by the drawee or bank presenting any such check directly to the drawee.

Regardless of whether or not the indorsing hotel is a member of the American Hotel Association, the latter organization has agreed to assume and pay to member banks "any and all unpaid telegraph charges which may be incurred by . . . banks . . . when notifying hotels throughout the United States and the provinces of Ontario and Quebec in the Dominion of Canada, with reference to the non-payment of bad checks . . ."

Of the hotels, outside the Continental United States, it should be noted that this agreement applies only to those located in the provinces of Ontario and Quebec, Canada. Careful note should also be taken of the fact that this agreement applies to hotels only.

If every bank will follow this plan of telegraphing non-payment advice to the hotel whose name appears as an indorser on a check upon which payment is being refused, the hotels will be enabled to arrest and thus rid themselves and their communities of these white-collared thieves. These arrests will also be a source of relief to banking and its multitude of customers.

To that end, the cooperation of all member banks is earnestly requested.

Contents Noted by

President _____
Vice-President _____
Cashier _____
Assistant Cashier _____
Paying Teller _____
Receiving Teller _____
Guard _____

FEBRUARY, 1928

Vol. XX No. 8

Forgery and Burglary De Luxe

THE notorious band of forgers known as the "Adler Gang" has been active for about seven years, during which they have taken a toll of more than a quarter of a million dollars. Although this haul sounds as if the band were extremely clever, in reality their cleverness is only superficial. They have merely assembled the facts in a chain comprising banks and their depositors, and have taken advantage of the weaker links in banking routine and ordinary care by banks in the payment of checks.

For years past this Section has contained many warnings featuring the members and methods of this band, showing their former plan of forging a depositor's name to a check, making it payable to "cash" or to "bearer" and indorsing it with one of the aliases used by the presenter. To allay suspicion they would also write the words "O. K. for cash" above the first indorsement. These checks would then be cashed over the counter at the bank on which they were drawn. Due to our repeated warnings, the banks became too familiar with

this scheme, and Adler and his cohorts changed their modus operandi.

They now open accounts with a few hundred or a thousand dollars in cash. These accounts are kept active for a few weeks or months until they deposit stolen checks which are drawn and forged against another bank. About the time the forgeries are deposited, the greater part of the cash balance is withdrawn, leaving possibly \$200. When the forgeries clear, the operators make their withdrawals by checks, some of which are payable to other members of the band than the one who carries the account. Of course, the success of these fellows is largely due to the fact that they have an able penman, who is not only uncanny in his ability to forge the signatures of the supposed makers of the checks, he is also a strong believer in good organization and discipline within the ranks. The brains of this outfit apparently is convinced that every man has his price, whether it be for collusion at the teller's wicket or for a jail delivery of an accomplice.

More important than the penman's skill

in forgery is the banks' apparent negligence in allowing such characters to open accounts without furnishing and verifying references to establish them as being responsible and satisfactory as customers.

As stated in previous warnings against this gang, our investigations show that their checks are burglarized from the business office of the supposed makers. If the depositor's cancelled vouchers show that he is in the habit of using a check-writing machine to fill in the amount of the check, the operators will also use his machine.

The amazing success of this band furnishes an excellent illustration of why all banks should educate their depositors so that they will realize the dangers of leaving their checks or bank statements unprotected in a desk, filing cabinet or other office equipment outside a locked safe. The record of the Adler gang also shows that its "scores" have been made only where signature comparisons at the drawer banks have been hasty and without regard to the sequence of check numbers.

Prevention vs. Negligence

THE forged O. K. initial game apparently is too good to be abandoned by A. L. MILLER (2256) and his professional kinsmen, who use this method of operation, as their percentage of success is comparatively large. They will undoubtedly continue to collect from careless bankers, but not on visiting those banks which follow the system of having a messenger or the official who initials such checks obtain the cash from the paying teller and present it directly to the customer. This procedure was suggested on page 3 of the last issue of this Section under the caption "Caution's Lesson Scorned Again," and in many previous articles. The accuracy of this statement was illustrated during the past month.

An operator defrauded several Chicago banks that did not use this system on checks for less than \$500. However, when he presented a \$500 check to the paying teller of a Cleveland bank, he was requested to have the officer, whose initials appeared on the

check, accompany him for payment. Using the name of H. H. Christy on this occasion, he replied to the teller that he would look up the official, referring to him by his first name, but instead of doing so made a hasty departure.

These transactions illustrate the necessity of taking this precaution in all such cases, as it is the most practical, if not the only, means of preventing losses under the circumstances. Recent checks are in the form of a bogus cashier's check of the First National Bank, South Bend, Ind. The amounts are written with a check-writing machine, and they are signed H. C. Carter. The transit number on these checks, 73-5, is incorrect, but otherwise they are well made on a good grade of blue safety paper. This operator's ability as a penman is shown in the writing of the payee's name, the cashier's name, and the indorsement, which appears different. Another angle to be considered in these cases is the signing of any checks by

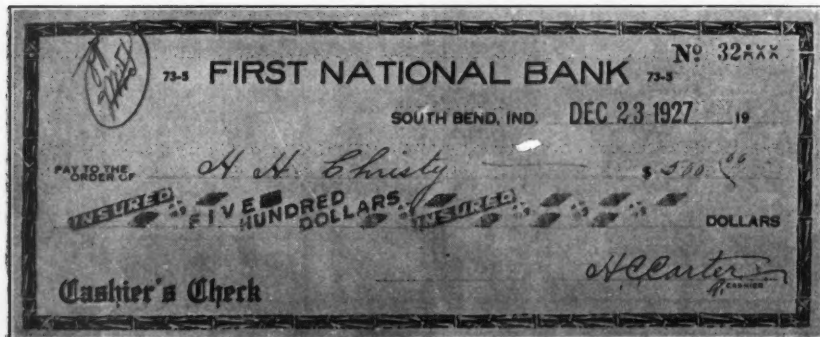
officials. It is apparent from this warning that to do so, even on a small check, affords the person receiving it an opportunity of duplicating the initials, as in this case, and possibly raising the amount of the check.

Miller is not alone in these transactions, as shown in the physical descriptions of the operators which are decidedly different. At Cleveland the operator was described as 35 to 40 years of age, about 6 feet tall, weighing 170 pounds; smooth face, dark complexion, dark hair, partly bald in front. He had the general appearance of a successful business man, and wore a heavy tan coat.

Time Lock Bandits!

WHILE the procedure is not new to bank robbers, three recent robberies in Chicago call attention to the need for greater care on the part of bankers to foil bandits who kidnap an employee known to have knowledge of the vault combination, hold him prisoner until the time locks automatically release, then force him to open the vault. In each instance the time locks were set to permit opening the vault a considerable time before the regular employees arrived.

Three preventive measures are recommended, any one of which would probably have frustrated the three Chicago robberies: (1) No one employee should be given all numbers of the vault combination. The co-operation of two or three, each manipulating one section of the combination, should be necessary to open the vault. (2) The time locks should be set so they will not release until a few minutes before all employees are present; or, if this is impracticable, (3) at least half of the employees should report at the bank earlier so that they will be there when the time locks release.



Specimen bogus check, the handiwork of A. L. Miller

Swendeman Reverts to Old Trick



Frank Swendeman

FRANK SWENDEMAN (3079), alias Frank J. Sutherland, is the leader of a trio composed of himself, a woman and an unknown Spanish appearing man, who for more than a year have defrauded many banks in New York City with their foreign exchange transactions. These operations were last reported on page 3 of the January Protective Section, and since then Swendeman has apparently abandoned his foreign exchange game, as his last half dozen or more operations were frustrated through the efforts of our agents, who posted every messenger service in the city. However, he has reverted to his old modus operandi, which is to stop some boy on the street and ask him to take his check to the bank on which it is drawn, to have it certified or possibly cashed. Nevertheless, he has not yet been arrested, as some member of this trio follows the boy into the bank to observe if their plans are carried out without suspicion.

In one of his latest cases a bank employee to whom the check was presented questioned the boy, who told of how he met Swendeman on the street and had been requested to have the check cashed on a promise that he would meet him at a designated corner and pay for his services. Swendeman failed

As Others See It

OF special interest to bankers is the following comment taken from a December issue of the AMERICAN BANKER:

"Judging from some of the portraits published in the crime section of the American Bankers Association Journal the mere appearance of the possessors of those faces inside a bank should lead to a prompt closing of the vault doors and telephone calls for the police. But apparently banks here and there continue to do business with such gentry, to their ultimate sorrow and loss."

to appear at the appointed place, and it appears that the only way to apprehend this operator is to question the boy very briefly, casually give him a small amount of money, and keep him under surveillance without his knowledge, and from a safe distance. Then, if he meets the operator, the bank man has full right to detain him on the street for questioning and call the nearest police officer, who under the circumstances would be obliged to make the person accompany him to the nearest police station for questioning. Swendeman's photograph is reproduced with this warning for identification. Occasionally he or one of his partners will telephone the bank to learn if the boy has presented the check, so that if the forgery has been discovered he might be informed, thus putting him on guard.

Swendeman is 36 years of age, 5 feet 11 inches tall, weighs 170 pounds, medium build; has mixed gray hair, brown eyes; sometimes wears tortoise-shell glasses.

Would-be Employer is Forger

LEWIS P. LADNER (3037) has found his rather singular method of operation, which was reported on page 6 of the December, 1927, issue of this Section, to be very profitable, and has since repeated it three times successfully. It is probable that he will continue, and as he leaves practically no clues which might lead to his capture, members are requested to be on their guard.

Ladner advertises in newspapers for a representative of an investment company. Applicants are requested to fill out and sign a detailed form of application, giving full particulars regarding himself, including the name of his bank, ostensibly as a reference. After interviewing the applicant, Ladner would comment favorably and say he would communicate further with his main office. His next step is to send the applicant to interview some company official in another city, while he goes to the applicant's bank and presents a check bearing the applicant's

forged signature as maker and, usually, as indorser. It is obvious that Ladner's purpose in sending the applicant out of town is so that the validity of the signature cannot be verified at the time the check is presented.

Anyone coming in contact with this fellow, who often changes his name, using the aliases H. Gill, H. P. Clark and others, is requested to notify the nearest office of our agents, also the local police, as a warrant has been issued for his arrest at Richmond, Va.

Ladner is 35 to 40 years of age, 5 feet 8 inches tall, weighing 160 pounds, medium build; has rather dark complexion and black hair.

H Gill

Arrest on Sight

AL FIELDS (3081), alias M. Marx, whose photograph is reproduced herewith and who successfully negotiated several forgeries amounting to \$3,400, which a Chicago bank paid, has been identified and is wanted by that bank for these crimes. There is little doubt that Marx, satisfied with his efforts thus far, will continue his depredations possibly elsewhere. This criminal will probably change his name, but officers of every bank reading this article are urged to note his photograph carefully, detain him and notify the police and nearest office of our agents immediately.

Marx is 29 years old, 5 feet 7 inches tall, weighing 145 pounds, having light hair, blue eyes and light complexion. He is pale, good looking, with very plump round face. When last seen he wore a dark suit with gray hat and without an overcoat, but he is known to wear a dark overcoat at times.



Al Fields

Raised Stock Certificates Again

H. P. BURTCH (3082) introduced himself at a bank in Denver, Colo., and stated he was promoting a big irrigation contract in New Mexico, and a bond issue covering that project was to be made. The underwriters were given as the Bankers' Bond and Mortgage Company of Chicago, although no record of such a concern could be found in the usual directories. Burch enlarged upon his story by saying he thought it advisable for some bank closer than Chicago to assist in placing the bond issue on the market. He then said he was going to Chicago to make further arrangements, and would consult the Denver bankers on his return. About a month later he revisited the Denver bank with a party who gave the name of G. M. Noonan and claimed to be president of the Bankers Bond and Mortgage Company of Chicago, displaying what appeared to be credentials to that effect. Noonan corroborated Burch's previous story of the irrigation proposition and the bond issue, and said he would like to have the Denver bank assist Burch in any way possible.

As both Noonan and Burch gave every indication of being the big business men that they claimed, the Denver bankers were

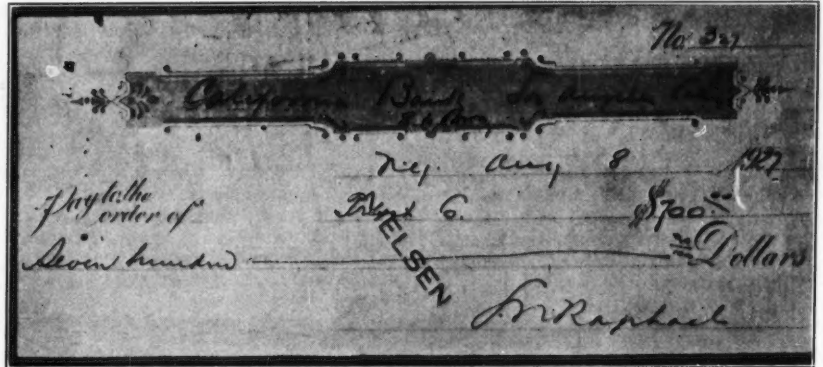
duly impressed and considered the matter in good faith in view of the possible profit the bank would realize. Noonan left the city shortly after, but Burtch remained several weeks, going into the bank almost daily. About two months after his first approach he left three stock certificates with the bank for safe keeping, receiving the usual receipt. Without any suspicion of a swindle on the part of either Burtch or Noonan, but as a regular business procedure, in view of the fact that Burtch had intimated he might request a loan on the certificates later, the bank wired the transfer agents in New York City, and learned the certificates had been issued in the names appearing on them, but for only one share each, and not for sixty and fifty shares as designated on the certificates. An examination was then made, and it was discernible that the number of shares called for by the certificates had been raised.

On Jan. 18 Burtch applied for a loan through a local attorney, and the following day he was arrested by the Denver police on information furnished by our agents. In the meantime it was ascertained that an indictment existed in Chicago, Ill., for one George E. Fosberg, believed to be the same as H. P. Burtch, and he is to be returned to that city for prosecution. This article further illustrates the need of extreme care in granting loans to new customers or strangers without thoroughly investigating the collateral they offer.

Raphael Wanted

L. N. RAPHAEL (3080), of Los Angeles, Cal., formerly treasurer of the Fleischman Construction Company, New York City, is reported to have cashed several worthless checks in New York City and one at Alexandria, Va. Raphael is a construction engineer, and in view of his reputation gained through his former connection, it is not certain that he had criminal intentions in cashing these checks. This information is therefore given for the guidance of any bankers whom he may re-

quest to cash other checks drawn against his account at the California Bank of Los Angeles, where his balance is practically nothing. In each case the bank officials cashing his checks knew him personally, and readily accommodated him, although his checks were for as high as \$700, and always on blank counter forms. Raphael is about 45 years of age, 6 feet tall, weighing 200 pounds; has black hair, turning gray, slightly bald, ruddy complexion, smooth face, large mouth, prominent teeth.



One of the worthless checks cashed by L. N. Raphael

Arrested---Detainer Warrants Desired



George Bresland

GEORGE BRESLAND (2986), alias George Brennen, who has been defrauding banks throughout the country since the early fall by means of bogus checks and forgeries, was finally apprehended at Memphis, Tenn. He most frequently issued checks drawn against the account of his former employers, the Transcontinental Passenger Association of Chicago, on the Continental and Commercial Bank of that city. It is believed that Bresland often used the scheme he employed at Spring Lake, N. J., when he obtained a position as stenographer with a very reputable concern. On that occasion he forged the indorsement of his employer to one of the above described checks and cashed it at the bank where his employer carried his account, having been introduced there shortly before this negotiation by a member of the firm. However, he sometimes varied his method and used checks ostensibly issued by the Omaha Packing Company of Omaha, Neb., drawn on

the First National Bank of that city, also vouchers of the Penn Oil Company, New York, N. Y.; on the Irving Bank-Columbia Trust Company of New York, and the Union Oil Products Company of Chicago, Ill. Among other cards which he used as a means of identification was one of membership in the Long Island Turf Club, Kew Gardens, Long Island. At times he was accompanied by his 3½-year-old son Robert.

Bresland is said to be a very good-looking fellow with a pleasing personality, about 26 years of age, 5 feet 6 inches tall, weighing 160 pounds; has dark brown hair parted in center, dark eyes and heavy eyebrows, which almost meet. He occasionally wore a K. of C. pin, and claimed to have attended Notre Dame College, of which he often spoke.

THEOPHILUS J. MOWERY (2044), a veteran confidence man who was heard from not long ago at San Antonio, Tex., again tried his pet scheme at Los Angeles, Cal., where he enjoyed his usual percentage of good luck by defrauding two out of three banks. At the third bank he was recognized and arrested.

Mowery's usual game was to consult the attorney for the bank he intended to victimize, and arrange with him to obtain payment on a note held by the operator, which was a few days past due. The note would be payable to Mowery under one of his many aliases for the sale of land, or some similar transaction. The maker of the note

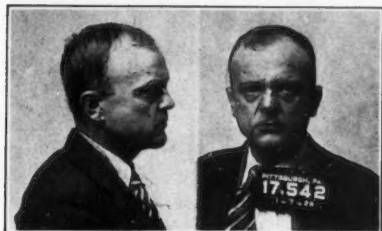


Theophilus J. Mowery

was always designated as a person in some nearby city. Shortly after the attorney would write his first letter to the maker of the note, urging payment, he would receive a reply that the amount of the note had been mailed to Mowery a day or two previously, and that the writer was surprised it had not been received. Closely following the attorney's receipt of this letter, Mowery would visit him and say that he had just received payment, and display the check covering the amount of the note. He would then request the attorney to introduce him at the bank, and on the strength of this introduction, the item was usually cashed.

In some instances Mowery would request a cashier's check or purchase Liberty Bonds. On other occasions he would open an account, depositing part of the proceeds of

the sale and taking cash for the balance. Of course the check would later come back with the too familiar notation, "No such account." We again reproduce Mowery's photograph and urge members recognizing him as having defrauded them to have their local authorities lodge detainer warrants against him at Los Angeles. Otherwise he may possibly be admitted to bail, which he would undoubtedly forfeit, and immediately renew his operations. He is about 70 years of age, 5 feet 5 inches tall, weighing 135 pounds, medium slender build; has gray hair, nearly white, sallow complexion, narrow face.



Frank Kelly

FRANK KELLY (3083), alias Frank Spencer, is under arrest at Pittsburgh, Pa., where he admitted that he had robbed banks at Birmingham, Ala., and Atlanta, Ga., during the latter part of 1926. His photograph is reproduced here, and members recognizing him as having participated in burglaries or possibly holdups are requested to notify the nearest office of our agents, also have their local authorities lodge detainer warrants against him at Pittsburgh.



Abe Niesenbaum

ABE NIESENBAUM (3071) and **MAX** **LEBAUE** (3072), who were reported in the last issue of this Section on page 7, are still being held at Atlanta, Ga., and we are reproducing their latest photographs.

When arrested these fellows had in their possession a great many checks drawn on the Continental Savings Bank & Trust Company, New York, N. Y., also on an institution of the same name supposedly located at Louisville, Ky., and checks drawn on the Corn Exchange Bank of the following cities: Jacksonville, Fla.; St. Louis, Mo.; Chicago, Ill.; Atlanta, Ga.; Detroit, Mich., and Memphis, Tenn., all of which are non-existent.

LeBaue is 24 years of age, 5 feet 8 inches tall, weighing 112 pounds, slim build; has black hair, brown eyes and medium dark complexion; Russian Jew. Neisenbaum is 21 years of age, 5 feet 7 inches tall, weigh-



Max LeBaue

ing 127 pounds, medium slim build; has dark brown hair and gray eyes. Members recognizing either of these men as having defrauded them are requested to have their local authorities lodge detainer warrants at Atlanta, Ga.



Forrest A. Page

FORREST A. PAGE (2491), last reported in the December, 1926, issue of this Section as having escaped from jail at Salinas, Cal., where he was held for passing bogus checks of the Standard Oil Company, was recently arrested at San Diego, Cal., and has since been sentenced to Folsom Prison, Folsom, Cal. It is not definitely known what he has been doing since he escaped from jail, but it is probable that he has been up to his old tricks in some form or other, and members are requested to scrutinize his photograph. If they recognize him as having defrauded them, they are requested to have their local authorities lodge detainer warrants against him at Folsom. He is 38 years of age, 5 feet 11 inches tall, weighing about 200 pounds; has hazel eyes and light brown hair. His fingerprint classification is: 27/16 IM/MI /17.



Charles H. Ogden

AMAN giving the name of **CHARLES** **H. OGDEN** (3084) is under arrest at Los Angeles, Cal., where he negotiated

a number of bogus checks drawn on the Merchants National Bank of Los Angeles, also on the Long Beach Branch of the Pacific Southwest Trust & Savings Bank. Some of his checks were signed Maxine Ogden, also G. H. Walker, administrator of estate of D. D. Walker. There is little known regarding this fellow, as he has refused to give the police any information concerning himself except to state that Ogden is not his true name. His photograph is reproduced, as he is said to be a clever, well-educated, and dangerous crook. Members recognizing him are requested to notify the probation bureau at Los Angeles, Cal., and those who have been defrauded by him should lodge detainer warrants against him, so that they may have an opportunity of prosecuting him when he is released. He is 31 years of age, 6 feet tall, weighing 160 pounds; has brown hair, dark gray eyes. His fingerprint classification is: 31/32 II/OM.

FRANK W. KUBISKI (3085), alias Frank W. Serek, is under arrest at Everett, Wash., where he attempted to cash worthless checks drawn on California banks. In California he had opened accounts with bogus checks drawn on the non-existent Union Trust Company of New York City. When opening accounts Kubiski claimed he was about to open a second-hand furniture store. He was accompanied by his 13-year-old son, who admitted to our agents that he and his father have been touring the country for more than a year defrauding banks, automobile dealers and other business firms with bogus checks. Kubiski's other aliases include Walter Kolik, Philip Kolik and J. Shultz. He claims to be a Russian Pole, and is about 45 years of age, 5 feet 11 inches tall, weighing 180 pounds; wore glasses and talks broken English. He was in the habit of living at Polish people's societies or at some member's home when visiting strange towns.



Hugh F. Price

HUGH F. PRICE (3086) is incarcerated at Lakeland, Fla., where he attempted to defraud several banks with bogus drafts drawn on northern banks. There is little information available regarding this man, except that some of his clothing was made in Monticello, Ind., which is at least an indication that he may have come from there. His photograph is reproduced so that members recognizing him as having defrauded them can have their local authorities lodge detainer warrants against him at Lakeland. Price is 21 years of age, 5 feet 9 inches tall, weighing 145 pounds; has brown hair and gray eyes. His fingerprint classification is: 32/32 10/11 O/1.

H. C. HOWARD (2917) who was reported in the September, 1927, issue of this Section as having defrauded banks in Chicago and elsewhere, is reported to be under arrest at Los Angeles, Cal. Howard claimed to be sales manager for Frank A. Mulholland, 6 N. Michigan Avenue, Chicago, Ill., and was using checks drawn on the Commerce Trust Company, Baltimore, Md., and possibly other banks where he had no account. Members recognizing this fellow as having defrauded them are requested to have their local authorities lodge detainer warrants against him at Los Angeles.

EDWARD LAWTON ROWSE (2983), the subject of a warning broadcast in the October issue of this Section, has been reported under arrest in Baltimore, Md.

Warnings describing this operator's activities were also sounded by the Indiana, Michigan, North Carolina and Ohio State Bankers Associations; and although he apparently defrauded merchants only, he may have victimized some banks which have not reported their losses. If so, their detainer warrants should be filed with the U. S. District Attorney at Baltimore against this criminal's release. In this way further prosecution may be had, should he defeat the charges against him in that city.

ESTELLE WILEY (2486), who was last reported in the January issue of this Section under the caption, "Credit Risk Collects," is under arrest at Long Beach, Cal. Although the amount of her checks is usually very small, she has been constantly working throughout the country for more than a year. Members within a radius of about 100 miles of Long Beach, who recognize her as having defrauded them, are requested to immediately have their local authorities lodge detainer warrants against her there. This specification as to the location of banks requested to do this is because her crimes are not commensurate with the expenditure of any large sum for the purpose of extradition.

Warnings

J. V. COWELL (3087) obtained a number of checks on the Farmers National Bank of Rome, Pa., and is cashing them through that state, signing the name of Cowell or some of his other aliases, which include Thomas Deemer, L. A. Buehler and F. C. Harrington. In one case, where Cowell's victim was a garage man, he claimed that the check was in payment for his salary.

EDWIN DeLONGE (2693) recently operated at Minneapolis, Minn. This is the first time he has been reported since the early part of last year, when he used the name of the American Fisheries Association, as related in the April, 1927, issue of this Section. His checks are again signed "The DeLonge Company, F. DeLonge, Manager," and he claimed to be the brother of James DeLonge, a reputable depositor of the Minneapolis bank at which he was then negotiating. He is now in the real estate business, according to the designation on his checks, which are drawn on the First National Bank of Detroit, Mich. His scheme is to open an account in the firm name with a check for several hundred dollars, then



Edwin DeLonge

cash a similar item for about \$50. Members recognizing him through his photograph are requested to notify their local police, also the nearest office of our agents, as DeLonge seems to be one of those swindlers who will continue his crooked activities as long as he is out of jail. He is 47 years of age, 5 feet 5 inches tall, weighing 140 pounds; medium build; has light complexion, blue eyes and brown hair.

Arrest Overdue



James Andreus

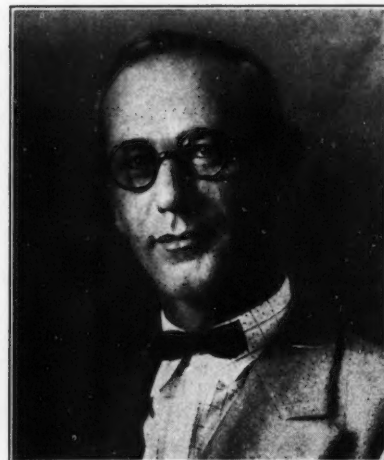
JAMES ANDREUS (2438) seems to have decided on a rather extensive campaign following his absence of almost a year from the field of forgers, as reported in the December issue of this section under the caption "Store Buyer Again Active." Following his operations in New Jersey, he traveled to various towns on Long Island, N. Y., and then headed up state passing a number of forgeries in his usual fashion. There is every reason to believe that he will continue throughout the East, although he may head south with the coming of winter weather.

As previously broadcast, Andreus' method of operation is to visit some Greek store and negotiate with the owner for its purchase. In some instances, he scans the advertising sections of newspapers to see if any of his countrymen are offering their stores for sale. At other times he attempts to make his purchase, although the owner may not have had any intention of selling. During the course of his transactions, Andreus obtains the signature of the storekeeper and forges it to a check drawn on the latter's bank. Sometimes he has the depositor introduce him at the bank. As Andreus has never left any definite clues, the best chance of causing his apprehension is by identifying him through the photograph reproduced herewith, and detaining him when he attempts to operate.

Anyone recognizing him is urgently requested to cause his detention and immediately notify their local police, also the nearest office of our agents, as Andreus is wanted in Middletown, N. Y., and many other places. His appearance is that of a

Greek, about 40 years of age, short and heavy set; has a rather large head, dark complexion, and dark, wavy hair mixed with gray at the sides.

G. M. DRAKE (3088) is circulating a large number of checks from \$15 up throughout southeastern Kansas and probably neighboring states. These items are all drawn on the Miami County National Bank, Paola, Kan., where he has no account.



E. C. Edwards

E. C. EDWARDS (3089), a photographer who claims to have worked for many newspapers throughout the country as a photographer and reporter, used his position at Topeka, Kan., to forge the signature of his employer. His photograph is reproduced, and anyone recognizing him is requested to notify the nearest office of our agents, also their local police. Edwards is 40 years of age, 5 feet 7 inches tall, weighing 150 pounds; has brown eyes and wears glasses, dark complexion, dark hair, streaked with gray. He almost invariably wears a narrow black bow tie.

Dodge Brothers Checks



C. C. Emmett

C. C. EMMETT (1980), whose bogus check transactions in the name of the Standard Oil Company have often been reported in this Section, now claims to be in the advertising field for automobile agencies.

In the early part of this year he posed as a General Motors representative and was arrested; but since his escape from jail he

is using a new form of check, ostensibly issued by Dodge Brothers, Inc. As all his handiwork, these checks are rather well made on a good grade of paper and bear several notations, such as a file number, territorial location and the purpose for which drawn. They are printed on green paper with the firm name in black type, while the name of the bank, The Continental National, Detroit, Mich., appears at the bottom left-hand corner in red letters. The operator's name and the amount of the check are filled in with a typewriter. Emmett is again using the name of Edwin C. Sibbons, which he used four or five years ago when he first appeared at Dallas, Tex., as a representative of the Curtis Publishing Company of Philadelphia, Pa., in connection with a sales campaign, and spoke before high school students on advertising.

In his recent operation at Dallas Emmett got in touch with the superintendent of schools, whom he had met when he was with the Curtis Publishing Company. In this way he obtained an introduction to another party with whom he negotiated for billboard advertising, and induced this person to indorse his checks.

As Emmett will undoubtedly continue with this or some similar scheme, members receiving any checks in the form described, or such as was reproduced in the June, 1927, issue of this Section at the top of page 4, are requested to endeavor to cause his apprehension. Emmett's photograph is also reproduced, and he is wanted in many places. His description, as given by his latest victim, is: About 45 years of age, 6 feet tall, weighing 190 pounds, fair complexion, rather nice looking, good talker, well educated, wears a Shriner's pin.

S. L. FENNEL, JR. (3090), alias Clyde Meyer, is another of the bogus check fraternity who makes use of deposit slips. At Houston, Tex., he deposited two checks and handed the teller a deposit slip which was receipted and returned. When the teller later started to check these items, he found no account to credit them to. Fennel uses the old game of making the checks payable to himself as S. L. Fennel, Jr., signing them S. L. Fennel, Sr. There is no further information available regarding this fellow, but members in the vicinity of Houston are warned to watch for him as he doubtlessly intended to use the receipted deposit slip as an aid in cashing other bogus checks.

Hindu Not Dr. Goheen

Like many of his professional kinsmen, DR. ROBERT H. H. GOHEEN (3028), who was reported on page 3 of the December issue of this Section under the caption, "A Hindu's Tricks," is impersonating the real Dr. Goheen, a missionary still abroad, we are advised by the Board of Foreign Missions of the Presbyterian Church in the U. S. A. The real Dr. Goheen is now at Vengurla, India, and is regarded by the Presbyterian Board as one of the most useful and highly esteemed medical missionaries in India. He is at present at his work in his hospital in Vengurla, but will be coming home to America in a year or two on furlough. His name sounds like the name of a Hindu, but it is an old Penn-

sylvania name, his father and mother having gone out from Pennsylvania as missionaries many years ago.



Bruce Gregg

BRUCE GREGG (1370), who forfeited his bail bond at Jackson, Mich., shortly after his arrest, has started the new year with another campaign against banks, merchants and others with his many check forms. As related in the August, 1927, issue of this Section and many other issues, Gregg is using checks ostensibly issued by the makers of Smith Brothers Cough Drops, Lloyds Insurance Company, Pet Milk Company, Fleischman's Yeast Company, Durham-Duplex Razor Company, Shredded Wheat Company, Sun Maid Raisin Company and Carnation Milk Company. All his checks are cashed in middle western states. Gregg is 35 years of age, 5 feet 11 inches tall, weighing 160 pounds; medium build; has brown hair combed straight back and thin on top; large brown eyes, medium dark complexion, large features; and he has an impediment in his speech which is very pronounced when he is excited or nervous, but which he controls very well otherwise. Members recognizing this fellow are requested to notify their local police, also the nearest office of our agents.

F. E. HALL (3091) has negotiated a check drawn against the account of his former employers, the Cowell Muffler Company of Utica, N. Y., although he has no authority to do so. Hall had this check O.K.'d by a bank official with whom he was acquainted, and it is thought that he might be making a practice of doing this. Members are, therefore, requested to watch for any such items.

FRANK W. HESSEY (3092), alias Hussey, has been reported from Tucson, Ariz., where he is said to have defrauded banks, merchants and others with bogus checks drawn on the Southern Arizona Bank and Trust Company of Tucson and the First National Bank of McKeesport, Pa. At Tucson he opened an account at a local bank, claimed to have an agency for Stutz and Auburn automobiles, rented a garage and showrooms, also a repair garage business. He was accompanied by Mrs. Hessey and three sons. He is about 50 years of age, 5 feet 8 inches tall, weighing 170 to 180 pounds; has light blue eyes, ruddy complexion, gray or white hair, partly bald; upper front teeth missing; upper lip sunk in very noticeably. He is said to be a constant cigar smoker and a heavy drinker. Mrs. Hessey is said to be 35 years of age, but looks younger, 5 feet 2 inches tall,

weighing about 125 pounds; has big blue eyes, very fair skin and reddish blonde hair; wore a black onyx dinner ring with a plain yellow gold wedding ring. The three boys accompanying them are Daniel, 14 years; William, 13 years, and Robert, 12.

JAMES G. KALLIS (3093), alias R. S. McDermott, alias J. Klunk, is continuing to draw bogus checks on the Marquette Park State Bank of Chicago, Ill., where his account was opened with another bogus item on the Mercantile Trust and Savings Bank of St. Louis, Mo.



Walter Long

WALTER LONG (3094), alias W. B. Long, is passing through the South and Middle West, issuing bogus checks on the Farmers and Merchants National Bank, Webster, S. D., en route. He signs these items August Hoberg and usually fills in the amount as \$83.50. Long's photograph is reproduced here, and members recognizing him are requested to notify their local police. He is wanted by the sheriff of Webster, S. D., to where he will be extradited. Long is 42 years of age, 6 feet 2 inches tall, weighing 200 pounds; has dark eyes, hair and mustache, some teeth missing in upper front jaw; scar over right eye; silver plate under scar. He makes a good appearance and usually enlists the aid of a woman to facilitate his transactions.

A Hurried Departure

W. M. MASTERS (3095) is using bogus certified checks with which he attempts the old game of opening an account and getting an advance of several hundred dollars on presentation. He recently operated at Wichita Falls, where he gave a \$2,500 check on the City National Bank, Granbury, Texas. When advised that the check would be taken for collection only, he stated that it was necessary for him to go to a nearby city on business, but he would return soon and could not even wait for a long distance telephone call to be put through to the Granbury bank. His manner was very cool and

would not incite suspicion, but the forged certification was rather crude. Masters is 45 years of age, 5 feet 8 inches tall, slightly stooped; has long prominent nose, red face and dark auburn hair.

F. R. McCauley (3096) has defrauded banks and hotels in San Francisco and other cities of the west coast with bogus checks, ostensibly issued by Murray Brothers, Inc., publishers of Chicago, Ill., and drawn on the First National Bank of that city. When stopping at a hotel, McCauley would write to the publishers and request that they send him certain literature which they had advertised. These letters coming to him at the hotel, and their contents, served as a means of identification which facilitated his transactions. McCauley is 35 years of age; has light hair and complexion; wore a brown tweed suit; made a refined and gentlemanly appearance.

ED A. MILLER (3098) is traveling through the East where his scheme for passing bogus checks, while not new, is fairly profitable. He opens a savings account by presenting a passbook, which he has received at some other bank, where his deposit was also a bogus check. He then presents a check to the teller to be cashed, displaying his newly acquired passbook as a means of identification. As he has been active in several eastern cities which are a considerable distance apart, there is no telling where his next stop will be.

RAY H. MILLER (3099) is another operator who poses as a bank depositor when passing his worthless checks. At Cincinnati, Ohio, he gave a teller four checks on as many local banks, at the same time handing him typewritten deposit slips in duplicate, receiving the receipted duplicates. He then gave the teller two other checks drawn on the bank where he made these negotiations, which were payable to himself and for which he requested cash. Assuming that he was a regular customer, in view of the deposits, the money was paid him. Only when checking deposits at the end of the day was it discovered that Miller was not a depositor, and his checks worthless. As he was successful in this operation, he will undoubtedly continue, and members, particularly in Ohio and neighboring states, are warned to watch for a repetition of his work. Miller is 30 to 35 years of age, 5 feet 10 inches tall, weighing 180 pounds; has dark complexion; smooth shaven.

M. C. MILLS (3100) is the latest alias to be used by an operator issuing bogus certified checks drawn on the First National Bank of St. Paul, Minn., in the name of the Forest Hill Cooperative Farm Company. Mills was last reported in the Southeast, and members, especially in that territory, are requested to watch for him, as he is wanted by the Minnesota Bankers Association. The checks are usually written with a typewriter, the name of the payee and signature being in red ink. The signature of the cashier, J. D. Miller, is also in red ink. These checks range as high as \$200, and all read "Collectable at par through Federal Reserve Bank."

Double Withdrawals

W. J. NIEMIEC (3101) is one of the rapid check workers who presumably depends on his speed to successfully complete his negotiations. Having opened an account, he made a deposit of approximately \$100 and immediately proceeded to a branch of this same institution, where he cashed a check for almost the entire amount of his balance. Following this, he returned to the branch where his account was held, and drew another check for almost the entire balance, which he had certified. He next visited another local bank where he attempted to have the certified check cashed, but for some indefinite reason he was not successful. This is just one more of the many reasons why banks should not allow a person to open an account without having his references investigated, and arrangements should be made for an immediate debit to the depositor's account when a check is cashed at a branch other than where the account is carried. There is no other information available regarding Niemiec, except that he was accompanied by a woman.

W. A. J. PARMER (3102), who poses as a manufacturer of electric refrigerators, appeared at Dallas, Texas, where he opened an account with a \$30,000 draft on the non-existent First National Bank of Richmond, Va. Parmer introduced himself to the president of the Dallas bank, and told him of his plans for opening a factory. He then opened the account, and shortly after defrauded a local hotel, a merchant and an electrical dealer with whom he negotiated for the purchase of several hundred engines which were to be part of the equipment of his mythical factory. Parmer also spoke of his influential political connections. He is about 60 years of age, 6 feet tall, weighing 200 pounds; good build; has ruddy complexion, light hair partly gray and stubby mustache; well preserved.

RAY M. POWERS (3104) has taken advantage of the holiday season to display his printing ability in the form of a bogus check bearing a Christmas seal and the designation, "Christmas Club Funds." This check, cashed at Baltimore, Md., was drawn on the First National Bank of Bound Brook, N. J., and ostensibly signed by the cashier of that institution under the name of Mullen.

E. B. RANKIN (3106), alias J. C. Wiloughly, is reported from Cuero, Texas, where he defrauded a bank with a bogus check to which he had forged the indorsement of one of the bank's depositors. His checks are drawn on the City National Bank of San Antonio, payable to himself under the name of Rankin and signed J. C. Wiloughly for \$60 or similar amounts. There is no other information available regarding Rankin. It is probable that he gives the bank some story as to his connections with the depositor whose forged indorsement appears on the check.

Impostor Passes Checks

Posing as Victor J. Heard, a reputable attorney of Clanton, Ala., an unknown operator contracted with a local attorney at Knoxville, Tenn., to take certain depositions in a law suit which was supposed to be pending in one of the Knoxville courts. This operator then had the local attorney introduce him at a bank, where he deposited a \$450 check for collection only. He later returned to the bank without the party who introduced him, and, stating that he was rather short of funds, induced the local bank to cash his \$50 check on the Peoples Bank of Clanton, Ala., which bore the forged signature of Mr. Heard. This check also bore the stamped impression of Mr. Heard's name with the words, "Attorney at Law, Clanton, Ala." Members, especially in Tennessee and neighboring states, are warned to watch for this fellow's reappearance, not only using Mr. Heard's name, but possibly that of some other attorney.

Stolen Bond

THE theft of the following described bond has been reported, and members receiving it, or its coupons, are requested to notify the nearest office of our agents, also the Third National Bank of Syracuse, N. Y. The bond is issued by the International Power Securities Corporation for \$1,000 at 7 per cent, due 1952, numbered 3863, interest coupons maturing July 15 and January 15, payable at Bankers Trust Company.

Arrests and Dispositions

The record of arrests and dispositions is omitted from this page due to lack of space, but the figures are taken into account in the following table:

Statistics of the Protective Department

	Awaiting Trial Sept. 1, 1927	Arrests			Dispositions			Total Awaiting Trial
		Reported Since Sept. 1, 1927	Reported in January	Total	Convicted	Discharged or Acquitted	Fugitives Escaped, Insane or Dead	
Forgers.....	87	62	17	79	39	21	8	98
Burglars.....	12	13	4	17	4	1	0	24
Holdups.....	93	81	22	103	46	19	5	126
Total.....	192	156	43	199	89	41	13	248

PROTECTIVE SECTION AMERICAN BANKERS ASSOCIATION JOURNAL

*Strangers Are Not Always Crooks, but Crooks Are Usually Strangers. Stop
Cashing Checks for Them Without Reliable Proof of Identity.*

Adequate Insurance Protection Pays

BEYOND all other means of prevention which may be followed to avoid losses through dishonest or criminal acts, the most dependable safeguard is in broad insurance coverage of ample amounts. The Insurance Committee of the American Bankers Association looks upon the cost of adequate insurance as a proper charge to the conduct of sound banking and believes that any business which cannot absorb the expense of ample insurance offers a hazardous investment.

During the past year the Protective Department investigated several bank robberies where the amounts of uninsured losses were sufficient to embarrass the banks' financial standing. In each instance the bank officers seemed more concerned about the recovery of stolen securities than in the apprehension of the criminals. Although the advantages of complete insurance protection should not be relied upon to weaken preventive measures or the prosecution of bank criminals, it is better to be safe than sorry. Among the variety of queries addressed to our Insurance Committee by member banks, the question as to what constitutes an adequate amount is frequently raised. There is no yardstick by which the proper amount may be accurately measured, but experience is a great teacher. Too often losses under Fidelity or Blanket

Bonds are so great as to exhaust the full amount, leaving nothing for the companies' overhead charges. The following comment by Richard T. Wood of the American Surety Company is, therefore, both timely and instructive.

"What size bankers' blanket bond should we carry?" is a question often asked by a banking

institution. A few losses indicated by our bankers' blanket bond records are:

BOND	Loss
\$500,000—	\$153,000—Forgery
300,000—	68,745—Forgery
225,000—	100,000—Misplacement
150,000—	276,579—Larceny
100,000—	124,000—Embezzlement
100,000—	463,967—Embezzlement
50,000—	85,000—Theft
50,000—	120,000—Embezzlement
25,000—	300,000—Hold-up
25,000—	63,050—Embezzlement

"It is evident that in some of these cases the insured did not carry adequate protection. Inadequate insurance is likely to cause the management of a bank suffering an excess loss unfavorable criticism. This would become more severe should depositors as well as stockholders sustain losses. Of course, after the loss occurs it is much easier to make an accurate estimate of what constitutes adequate protection. The heart of the matter is: Adequate insurance protection demands intelligent anticipation of events improbable yet possible.

"What size bankers' blanket bond should we carry?" In the past, we have answered this question by stating that it depended upon how much the insured was willing to pay for protection. Roughly speaking, the more the insured paid, the more protection we gave. That of course left the matter to the insured, and it was considered more on the basis of how little than how much. Protection in many cases was taken as a matter of form to satisfy the directors or bank examiners. Premium rates should be disregarded
(Continued on page 4)

Contents Noted by

President _____
Vice-President _____
Cashier _____
Assistant Cashier _____
Paying Teller _____
Receiving Teller _____
Guard _____

MARCH, 1928

Vol. XX No. 9

Beckman Arrested - Adler at Large

RALPH BECKMAN (2007), who was an active member of the Adler gang, was recently arrested in New York City and is now being held in the Bronx County jail awaiting sentence on an old charge of forfeiting bail.

As Beckman's friends will do everything possible to obtain leniency for him, all members recognizing him as having defrauded them are urgently requested to have detainer warrants lodged against him so that his incarceration will be commensurate with his many crimes. Beckman is the only member of the gang now in jail, and it is probable that the rest of the outfit will continue their operations as they were unsuccessful in their last efforts.

This gang has been busy for about eight years and they have taken a toll of nearly half a million dollars.

For years this section has contained feature articles warning against the members of this band, illustrating their methods of operation. At one time they would forge a depositor's name to a check, make it payable

to cash or bearer and indorse it using one of the aliases of the presenter and also write the words "O.K. for cash" above the indorsement. When banks became too familiar with this scheme, due to the constant warnings in this section, Adler and his cohorts changed their plan of procedure. They now open accounts with as much as a thousand dollars in cash, keep the account active over a period of weeks or months and then deposit the forged checks which are drawn on some other bank. At about the time the forgeries are deposited, the greater part of the operator's balance is withdrawn. When the forgeries clear, the operators make their withdrawals by checks, some of which are payable to other members of the band than the one who carries the account. Of course, the success of these fellows is largely due to the fact that they have an able penman forge the signatures of the supposed makers of the checks.

An important factor contributing to their success, however, is that they are permitted to open accounts without furnishing reliable

references or without banks receiving proper replies to their inquiries.

To obtain the checks and genuine specimens of the signatures which they forge, investigations by our agents show that these are stolen from the business office of the supposed maker. If the maker is in the habit of using a check-writing machine to fill in the amount of the check, the operators sit down in his office and proceed to also use his machine. A few of the old cancelled vouchers are stolen and the depositor's bank statement and stub record will be carefully noted so as to ascertain the highest amount for which the forgeries can be drawn without exciting suspicion.

It is urgently requested that all banks educate their depositors so they will realize that leaving their checks and bank statements in a desk, filing cabinet, or other unguarded places gives these fellows a splendid opportunity of continuing their program. If all bank customers would lock their blank and cancelled checks in their safe each night, it would reduce the activities of the gang.

Employer Forger Again

LEWIS P. LADNER (3037), who is becoming a monthly feature of this section, is still plying his trade, this time at Pittsburgh, Pa. As stated in other warnings, Ladner puts an advertisement in a local newspaper offering a position as branch manager of a large business organization. One of the qualifications of the applicant for the position is that he must be a responsible person and have a bank account showing a balance of about \$2,000. The applicant for the position is required to fill out and sign a detailed application blank giving the name of the bank where he carries his account.

In his latest case at Pittsburgh, Ladner, using the name of Radnor, made an appointment with an applicant, after preliminary arrangements had been made, to meet him at noon in a local hotel where they were to have lunch together. After waiting two

hours, the applicant returned to his home, where he received a telephone call from Ladner who said that he could not keep the appointment on account of illness of one of the managers of the firm, but that he would get in touch with him soon after. When the applicant discovered a \$300 item shown in his bank statement, he recognized it as a forgery, and it was also discovered that the check was cashed at the time the applicant was waiting in the hotel for Ladner. Ladner's work has all the indications of being legitimate, as he rents an office in some business building and interviews his applicants there.

Ladner's victim at Pittsburgh describes him as being about 32 years of age, 5 feet 5 inches tall, slight build, weighing 135 pounds; dark eyes, smooth face, dark hair slightly tinged with gray and thin on top. He is a persuasive talker and dresses well.

Fake Traveler's Checks



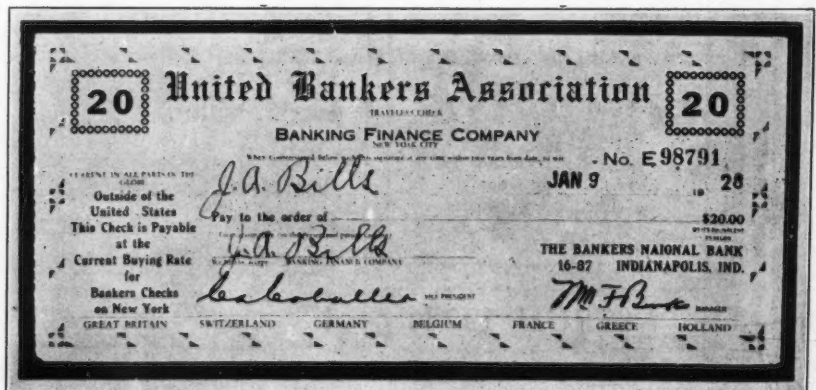
J. A. Bills

J. A. BILLS (3103), a veteran operator whose bogus travelers checks have been reproduced in previous issues of this section, is again active with a somewhat revised check, the form of which is shown below. His latest transactions have been reported from Sioux Falls, S. D., where he is wanted by the local authorities. His

Guard Your Counter Checks

THE danger of promiscuously distributing counter checks, is displayed by the recent work of an operator at San Antonio, Texas. He obtained a large number of counter checks and had them over-printed as cashier's checks, and they were cashed by many neighboring merchants.

In some instances, operators securing such checks have them over-printed with some fictitious firm name, thereby facilitating their negotiation. As a preventive measure for the protection of bankers as well as others, we urge members to have their counter checks available in reasonable quantities only to established customers.



Revised form of bogus check used by J. A. Bills

cheques were cashed by merchants but it is possible he may approach banks at any time. Anyone recognizing this swindler, whose photograph is reproduced herewith, should endeavor to cause his apprehension. His age is not known, but he is about 5 ft. 10 in. tall, slender build, has sharp features, dark complexion and a long face.

Sneak Thieves Still Active

PHILADELPHIA sneak thieves are again busy, having been reported twice in the last month. On one occasion several hundred dollars was taken from within a teller's cage during lunch hour. These thefts recall the previous warnings broadcast in this section regarding sneak thieves who, during the past year, obtained considerable money from Boston, New York and Philadelphia banks. Members are again urged to remind their tellers of the colossal nerve of these sneak thieves who have been known to walk into a bank official's private office while he is called to some other part of the bank and steal bonds or any other instruments of value which might be lying on the official's desk.

A person seen loitering about the Philadelphia bank, who is believed to be the sneak thief, is described as 38 years of age, 5 feet 9 inches tall, weighing 140 pounds; black hair, dark complexion, possibly a Negro. He wore a light steel colored hat and brown overcoat.

Safeguard Time Locks

RECENT activity by "time lock" bank bandits, the advice of a Chicago banker, are timely.

"When the vault is locked and the time put on the lock, have two officers of the bank take care of setting of the time on the vault door. One officer will set it to operate at the required time in the morning and the second officer will check it for the purpose of verification."

"Every one of the jobs that have been pulled . . . had some connection inside . . . but if the responsibility of putting the time on the vault is left to some one individual, it would be very easy for the time to be put at 6:00 o'clock in the morning and make possible the holdup. But if two officers of the bank are both informed as to the exact time the door will open in the morning, the writer feels sure that the early morning holdup will be eliminated."

Short Change Artist

JAMES WATSON (3105), is under arrest at Los Angeles, Cal., where he was identified as one of the pair of short change artists who have been touring the country, as reported on page four of the January issue of this section.

Watson admitted that he and his partner traveled from New York to the Pacific Coast at the expense of banks who were victimized in the fashion described in our previous warning and repeated here. He would request a teller to change a \$100 bill for him, and as soon as he received this money he would return half of it to the teller and request a \$50 bill. When the bill was given to him, he would start to put it in his wallet, but would quickly turn it back to the teller and pushing it toward him say, "Never mind the \$50 bill, let me have the \$100 back." It is obvious, as previously stated, that the teller was defrauded of \$50 by handing back the \$100 as the operator requested, when the teller had been handed only \$50, but Watson and his partner work so rapidly that many tellers become confused.

Watson is about 27 years of age, 5 feet 7 inches tall. His partner is about 30 years of age, 6 feet tall, weighing 160 pounds; light complexion, neat dresser. They were traveling in a Chrysler sedan automobile with a woman about 30 years of age, 5 feet 4 inches tall, weighing 120 pounds, having blond curly hair.

Members recognizing Watson as having defrauded them, are urged to have their local police lodge detainer warrants against him at Los Angeles.

Fake Missionary Apprehended



Byron MacKay

BYRON MacKAY (3028), who posed as Dr. Robert H. H. Goheen, a missionary of the Presbyterian Church of America, as reported on page 3 of the December, 1927, issue of this section, is under arrest at Long Beach, Cal., where he was apprehended when he changed his method of operation to conform with the following letter of introduction which he carried on what purported to be the stationery of the Presbyterian Church of Philadelphia, Pa.:

"The minister of The Presbyterian Church: This will introduce Elder A. S. Reed of our church, The Presbyterian Church of Philadelphia, Pa., Edward Yates Hill, Pastor, of whom received a message from his home in San Francisco that his mother is very low, and is leaving our parsonage with his family to go to that city.

His financial condition is very critical, and the Assembly has furnished a check for his assistance. We are asking the Pastors in his line of travel, to assist him in any way possible. Any favor that you may bestow upon him will be greatly appreciated by the Assembly.

Hoping we are not infringing upon your good nature, we remain,"

Like many other professional check work-

ers, when MacKay was arrested he had prepared an elaborate alibi, claiming that the stationery and checks found in his possession had been left with him by a man who had visited his home in Toledo, Ohio, yet, he would give no information regarding the stranger.

MacKay's photograph is reproduced with this warning, and members recognizing him are requested to have their local authorities lodge detainer warrants against him, as this is the only way to prevent him from renewing his work immediately after he is released at Long Beach.

He is 40 years of age, 5 feet 9 inches tall, weighing 159 pounds; dark brown hair partly bald, brown eyes, ruddy complexion. He has a large mole near the right side of his nose and two others on his left cheek. He also has a noticeable dimple in his chin. His fingerprint classification is 29/28 11/16/14.

An unknown operator was recently reported from Ohio, where he defrauded a bank by cashing a check drawn on the Bank of California, Los Angeles, Cal., although there is no institution by that name. These checks are ostensibly issued by L. O. Wallin & Co., makers of varnish and paints. They are written on a good quality of safety paper, printed in good style and bear a bogus certification stamp. As this criminal will probably continue the use of these checks, members, especially throughout Ohio and neighboring states, are requested to watch for them.

More Forged Telegrams

THE method of securing cash through forged telegrams, which has been broadcast in several previous issues of this section, is coming more in vogue, being reported twice in the past month. In one instance, a telegram was sent from Calgary, Canada, to a middle western bank requesting a certain amount of money be forwarded in care of a telegraph office at Calgary. In the other case, a Spokane, Wash., bank received a telegram from Sacramento, Cal., with a similar request. Both messages were sent by impostors who signed the names of bank depositors.

As previously stated, wiring money on telegraphic requests is a dangerous practice unless arrangements have been made previously by personal contact with the depositor. It should always be remembered that the person sending the telegram may be an impostor and identification should never be waived as this immediately places the liability on the remitting bank. Even where identification is not waived, there is a long line of decisions which hold the remitting bank liable when the money is paid to the person sending the telegram though he is an impostor, on the theory that the funds were paid to the person the remitter intended.

Banks and other agencies instructed by telegraph to pay money, take the usual precautions to establish the identity of the payee, but it is comparatively easy for a criminal to obtain credentials which apparently establish his identity as a bank depositor.

Adequate Insurance

(Continued from page 1)

when answering this question for rates are based on experience, and justify themselves. The proper course for the banking institution is to have adequate protection to the depositors and stockholders and thereby avoid the possibility of public criticism because of insufficient coverage. As a matter of public policy the depositors are entitled to the assurance that sufficient protection against loss through dishonesty is carried by an institution, so that in case of such loss it would not fall upon the depositors.

"As a matter of sound business principle and common-sense the executives chosen by the stockholders to conduct the business should not needlessly expose the capital entrusted to them when protection can be bought reasonably. The executives of banking institutions would do well to look over the amounts of the losses listed above and ask themselves the question, 'How much can this institution of mine lose?' Answering one question with another we might ask 'How much protection is necessary to cover the largest loss that can be sustained?' In the ultimate analysis adequate insurance is 100 per cent insurance. The possibilities of loss, however, are reduced in proportion to the safeguards established by the management, and if all factors are carefully considered it is possible to make a fairly accurate estimate of the largest loss that can be sustained.

"Many years ago we made up the following schedule of minimum amounts of fidelity bonds for officers and employees of banks based upon amount of deposits:

Deposits from \$50,000 to \$100,000.

All officers \$10,000 each and employees \$5,000 each.

Deposits from \$100,000 to \$200,000.

All officers and tellers \$10,000 each. Other employees \$5,000 each. Cashier \$15,000.

Deposits from \$200,000 to \$300,000.

All officers and tellers \$15,000 each. Other employees \$7,500. Cashier \$20,000.

Deposits from \$300,000 to \$500,000.

All officers and tellers \$15,000 or \$20,000 each. Other employees \$10,000 each. Cashier \$25,000.

Deposits from \$500,000 to \$1,000,000.

All officers and tellers \$20,000 each. Other employees \$10,000 each. Cashier \$25,000 (or \$50,000.)

Deposits from \$1,000,000 to \$1,500,000.

All officers and tellers \$25,000 each. Other employees \$10,000—\$15,000 each. Cashier \$50,000.

Deposits from \$1,500,000 up.

All officers and tellers \$25,000 each. Other employees \$10,000 to \$15,000 each. Cashier \$50,000.

"While these coverages were large enough many years ago they are not so today. Business has increased in volume and variety. Even the volume of deposits may not be a true index because many accounts are more active than formerly. Things have speeded up and the former close supervision is more difficult now. There is also a greater turnover in personnel. Whereas \$5,000 and \$10,000 were once considered large amounts to embezzle, sums of \$100,000 and over are not uncommon now. Also with an increase in the number of branch banks, additional protection should be taken because of the

additional exposure on account of the multiplicity of operations.

"The same reasoning applies to bankers' blanket bonds, making due allowance for the additional coverage such as misplacement, destruction, theft, robbery and forgery.

"Taking at random 100 bankers' blanket bonds including not more than fifteen of each amount, we secured the following figures which may be used as a rough gauge on the size of bond. Under the headings annual premiums, capital and surplus, deposits, securities and cash we have given an average for each group, the high figure for each group and the low figure for each group. The figures are intended to show the amount of coverage now carried by institutions of various sizes and also to show the necessity for more coverage. The basis of the argument for more coverage is that if the low bank in each group takes a given amount of protection then a bank which is obviously larger should take more protection."

	Annual Premiums	Capital and Surplus	Deposits	Securities and Cash
BOND AMOUNT \$25,000				
Average	\$866.66	\$171,128	\$1,505,363	\$778,228
High	1,250.00	382,200	4,996,530	2,481,450
Low	650.00	63,960	549,680	163,430
BOND AMOUNT \$50,000				
Average	1,827.43	560,896	3,418,424	1,682,106
High	3,541.05	1,697,050	9,283,330	5,407,930
Low	1,031.25	166,850	1,374,510	311,130
BOND AMOUNT \$75,000				
Average	1,958.27	1,267,976	12,440,730	6,244,643
High	3,737.50	6,707,750	53,788,470	29,549,070
Low	1,480.00	229,100	2,036,220	505,350
BOND AMOUNT \$100,000				
Average	3,109.23	6,707,750	15,502,157	10,520,010
High	6,643.00	4,438,240	37,040,000	39,620,990
Low	1,725.00	709,610	5,774,000	1,889,390
BOND AMOUNT \$125,000				
Average	3,697.91	3,266,482	27,081,828	34,875,832
High	7,831.65	7,772,880	57,982,460	90,042,520
Low	1,687.50	1,267,450	3,321,240	1,375,360
BOND AMOUNT \$150,000				
Average	5,546.36	3,447,243	31,894,256	18,717,356
High	13,049.80	17,007,030	175,056,100	84,011,080
Low	1,875.00	421,940	711,900	563,010
BOND AMOUNT \$200,000				
Average	4,362.71	3,454,093	26,293,363	16,397,295
High	8,126.50	16,308,570	113,051,870	125,062,620
Low	2,060.00	684,340	6,983,470	2,634,770
BOND AMOUNT \$250,000				
Average	4,481.20	13,886,615	104,188,750	69,229,891
High	10,215.00	24,262,050	268,797,300	164,748,820
Low	2,660.00	2,024,150	3,435,220	2,464,860

Bogus Check Artist Rearrested

WHEN CHRIS ABBOTT (2497), was last reported in the August, 1927, issue of this section, he was under arrest at Chicago, Ill., where he was released a few months later, having made restitution to some of his victims. A detainer warrant filed against him, was in some strange manner overlooked, and he was allowed to go free, although he is wanted in many cities.

He is now under arrest again, this time at Atlanta, Ga., where he was booked under the name of Dr. R. G. Arden. If all of Abbott's victims lodge detainer warrants against him, as they should, he will be removed from the field of bogus check operators for a number of years, but if the usual negligence in such matters continues, it will

be only a short time before he is again at liberty and defrauding banks, hotels, auto-



Chris Abbott

mobile dealers and others as is his favorite pastime. Abbott's photograph is again reproduced to aid in identification and his general method of operation is also repeated in hopes that the interested parties will take the necessary action to lodge detainers against him at Atlanta.

Abbott obtains a position with an automobile sales agency as manager or salesman, and through an introduction of some one in the firm, opens a bank account. After keeping this account active for several weeks, he usually cashes over the counter a forged check against the account of his employer or possibly a customer of his employer. He also deposits checks for large amounts on out of town banks and very often meets

with success in drawing against these items before they are returned with the usual protest.

Abbott is 43 years of age, 5 feet 7½ inches tall, weighing 170 pounds; has a sandy complexion, reddish brown hair thin on top, blue eyes and a small sandy mustache. He is well-groomed and makes a dignified and pleasing appearance.

In addition to his usual occupation in the automobile business, he often poses as a doctor, some of his bogus checks being ostensibly issued by the Physician's Supply Company of Kansas City, Mo.

Foreign Exchange Buyer Arrested



Frank Swendeman

AFTER more than a year of very successful operations in New York City, in which he obtained many thousands of dollars, FRANK SWENDEMAN (3079), alias Frank J. Sutherland, was recently arrested in that city by our agents.

Swendeman's method of operation, as published on page three of last month's issue, and in many previous issues, is again repeated, and members recognizing him are requested to have complaints lodged against him with the New York Police Department, where he will undoubtedly be convicted, but complaints should be lodged by all of his victims so that his sentence will be commensurate with his crimes.

Swendeman and his partners first robbed mail boxes of cancelled vouchers and statements. With this knowledge of the depositor's balance, they were guided as to the maximum amount in drawing a check. They transferred the signature from one of the cancelled vouchers to a check payable to some concern that dealt in foreign exchange. Their next step was to go to the office of a messenger service and give them an envelope containing the check which they requested to have sent to the drawee bank for certification or for a cashier's check. The amount of the check would be the purchase price of foreign currency which was previously negotiated for, usually by telephone, with the foreign exchange dealer.

When the certification or the cashier's check was obtained, the messenger boy would be sent to the foreign exchange office, where he would receive the foreign currency. The operator then telephoned a request for delivery of the currency, or he would call for it at the messenger service.

Swendeman is 36 years of age, 5 feet 11 inches tall, weighing 170 pounds; medium build, has mixed gray hair and brown eyes; sometimes wore tortoise-shell eyeglasses.

Warnings



William G. Amos

WILLIAM G. AMOS (2994) and W. M. BLACKBURN (3107), a pair of able forgers who are well known to our agents in the South, where they operated several times in the past few years, have been quiet for several months and as they are about due to renew their operations, photographs of both, taken at the time they were arrested, are reproduced here. Members coming in contact with either of them are requested to notify the nearest office of our agents, as Blackburn is wanted as a fugitive from justice at Memphis, Tenn., in connection with a forgery while Amos is wanted by the police of Atlanta.



William M. Blackburn

Amos is 35 years of age, 5 feet 10 inches tall, weighing 135 to 145 pounds; has sharp features, sallow complexion. Blackburn is 28 years of age, 5 feet 8 inches tall, weighing 145 pounds; has very fair complexion, light hair.

A. BLACKBURN (3108), alias D. N. Newberry, and his female companion, employ an old trick to make their claims seem credible when attempting to cash bogus checks. They print the name of Bracken & Company, San Francisco, Cal., on the side of their Chrysler automobile to make it appear that they are connected with that firm. They then proceed to cash their checks,

which are printed on the business form of Bracken & Company although no such firm is listed in the San Francisco directories. The checks are payable to A. Blackburn, signed D. N. Newberry, and drawn on the Brotherhood National Bank. Blackburn is about 30 years of age, 5 feet 6 or 7 inches tall, weighing about 160 pounds; has oval face, sharp features; wears very large eyeglasses with plain lenses.



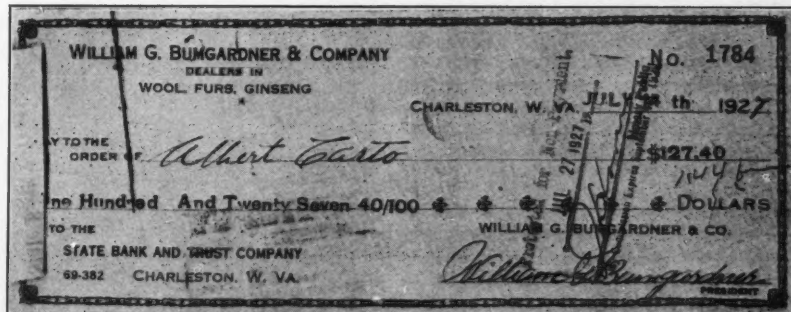
William G. Bumgardner

WILLIAM G. BUMGARDNER (2903), whose activities have been reported in the South many times in the past year, has been identified as Arthur E. Fletcher, whose operations were first reported in May, 1912, when he was active in West Virginia and Ohio.

He is continuing to prosper with his bogus checks which are drawn on the State Bank and Trust Company of Charleston, W. Va., his latest work being reported from that city, where he opened an account with one of his checks which bore the fictitious firm name, William G. Bumgardner & Company, which is designated as dealing in wool, furs and ginseng. Shortly after making this initial deposit he was permitted to draw \$35, probably giving the old story of needing that amount for current expenses.

A specimen of Bumgardner's checks is again reproduced, as well as an old photograph of him which was probably taken about 1912, but which is said to be a rather good likeness of him at the present time, except that he naturally looks much older now.

Members recognizing this fellow are requested to endeavor to cause his arrest, as



One of the bogus checks passed by William G. Bumgardner

he is wanted in the following cities of West Virginia: Oak Hill, Mount Hope, Beckley, Bluefield, Martinsburg, Elkins and Charleston. He is also being sought in Tennessee and neighboring states. His description is about 60 years of age, 6 feet tall, weighing 160 to 170 pounds; dark hair and mustache, turning gray; rather shabbily dressed; ruddy complexion, has the appearance of a laborer or dirt farmer.

PHIL BRYAN (3109) is reported from Mobile, Ala., where he opened accounts at several banks with checks drawn on the First National Bank of Ashley, Pa., where he had no account. Bryan has been drawing such checks for a long time, and will probably continue to do so unless members coming in contact with him cause his apprehension.

Corpulent Check Passer



W. A. Coleman

W. A. COLEMAN (2988), the corpulent mining promoter who was reported on page 3 of the November, 1927, issue of this Section when he was operating on the Pacific Coast, has recently paid a visit to New York City, where he defrauded a hotel with one of his worthless checks drawn on the Somerset Trust Company of Somerset, Pa.

As it is likely that he will not neglect the opportunity of attempting to victimize eastern banks, members are urged to carefully note his photograph, which is reproduced here, so that if they come in contact with him, they may be guided accordingly.

It is also requested that anyone recognizing him endeavor to cause his apprehension, as he is wanted in Pasadena, Cal., to where he will be extradited. He is about 59 years of age, 5 feet 8 inches tall, weighing 330 pounds.

Aged Woman Operator

THE oldest woman operator reported in many months was recently active at Jeannette, Pa., where she used the name of JESSIE DALEY (3110) and posed as a wealthy visitor from Cleveland, Ohio, who was desirous of purchasing a residence at Jeannette. She is 62 years of age.

After looking around town for a while, she rented a room temporarily, and after a few weeks told the woman she was living with that she was going back to Cleveland, but she gave her a few hundred dollars in payment for the room and courtesies extended her. Mrs. Daley and the Jeannette woman proceeded to the local bank, where

Mrs. Daley's check on the East Side Branch of the Cleveland Trust Company was cashed when it was indorsed by the local bank's customer. Jessie Daley is further described as about 5 feet 7 inches tall, very talkative, has a scar on her nose and wears eyeglasses, also a silver Egyptian turquoise ring. Commenting on this woman's operation, the Pennsylvania Bankers Association writes as follows:

"The plan of approach above described calls attention to the need for bank tellers to be on the lookout for unusual transactions involving bank customers, concerning whose affairs the teller is reasonably well informed. More than one loss of this sort has been prevented by calling the customer aside so that the business end of such a transaction may be analyzed and the customer reminded of the entirely unnecessary risk assumed by reason of the indorsement on the check."

J. W. DORSEY (3111) is reported cashing forged checks at Columbus, Ga., which are drawn on an Atlanta bank and bear the forged signature of A. E. Singletary. Dorsey's physical description is not available, but members in the vicinity of Columbus are requested to watch for checks bearing Singletary's signature.

Gregg Again Active



Bruce Gregg

BRUCE GREGG (1370), who for several years has been passing checks ostensibly issued by W. K. Kellogg Company and many other firms, is again active following his release on bail, which he forfeited. His last checks are reported from North and South Carolina, but, as previously pointed out in numerous articles in this Section, he travels rapidly and extensively, and there is no telling where he will appear.

His photograph and a specimen of one of his checks are again reproduced, and members recognizing him as passing checks on any

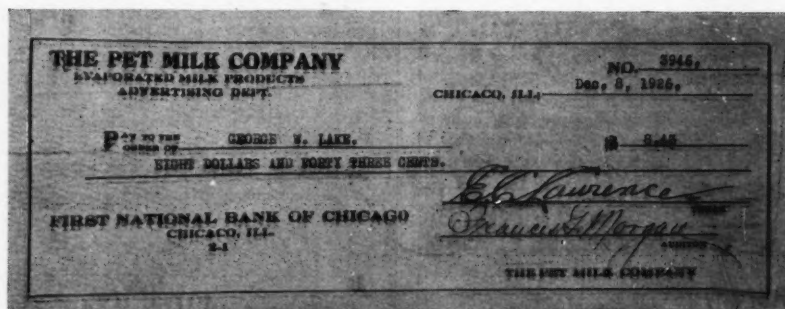
of the following companies, whose names he often uses, are requested to cause his apprehension, as he is wanted by the police in many cities: Pet Milk Company, Carnation Milk Company, Lloyds Insurance, Shredded Wheat, Smith Bros. Cough Drops, Durham-Duplex Razor and many others. It can be noted that Gregg's writing, especially the letter "E," is very distinctive.

Gregg, whose true name is said to be Wurzburg, is a German and speaks that language fluently. He is 35 years of age, 5 feet 10 inches tall, weighing 160 pounds, medium build; has brown hair, thin on top, usually parted in center, large brown eyes, medium dark complexion and large features. He has an impediment in his speech which is very pronounced when excited.

GEORGE T. HANNUM (3112), who claimed to be a farmer of Swedesboro, N. J., opened an account at a Philadelphia bank stating that his purpose in doing so was because he came to market in Philadelphia, and it would be convenient for him to have an account there. His initial deposit was a \$300 check on the Swedesboro National Bank of Swedesboro, N. J., payable to and signed by himself. He then passed a number of small checks on neighboring merchants and also deposited one check at another bank, apparently hoping that he would be allowed to withdraw before returns were received. At the Swedesboro bank it was learned that he had opened his account with a similar item.

Hannum is 35 years of age, 5 feet 11 inches tall, weighing 175 pounds; has blue eyes, light complexion, blond hair, small blond mustache, peculiar accent, as if trying to imitate a New Jersey farmer; wore new overalls and mackinaw coat.

JAMES C. HARVEY, JR. (3113) is wanted at Strawberry Plains, Tenn., where he obtained certificate of deposit, No. 1558, dated Jan. 19, 1928, of the Bank of Strawberry Plains by means of a spurious cashier's check on the Peoples National Bank, Hartsville, S. C. The Strawberry Plains bank also wishes to stop payment on the above-numbered certificate of deposit, and anyone coming in contact with Harvey is requested to endeavor to cause his apprehension, as the Ohio Bankers Association lists him as wanted. Harvey is about 28 to 30 years of age, 5 feet 8 or 10 inches tall, weighing 130 pounds; thin build, dark eyes, pleasing personality. He sometimes claims to represent an automobile supply company.



Specimen of one of the bogus checks passed by Bruce Gregg

CARL F. HERSCH (3114), alias C. F. Hoesch, is reported from Cedar Rapids, Iowa, where he defrauded a banker to whom he was known by cashing checks on the First National Bank of Minneapolis, where he had no account. He represented himself to be connected with Janney Semple Hill & Company of Minneapolis, but that organization claims he was never employed by them. Hersch is about 24 years of age, 5 feet 10 inches tall, weighing 180 pounds; has large features and is dark complexioned.

LOUIS IPP (3115), who represents himself as a traveling auditor for the Loew Amusement Company, working out of Chicago, is reported from Kansas City, Mo., where he cashed a \$10 worthless check which was drawn on the Chicago Union Trust Company, Chicago, Ill. Ipp, who is apparently Jewish, appeared at a Kansas City bank shortly before closing time and asked the assistant cashier to cash a \$5 or \$10 check, if it would not be too much trouble. Ipp then proceeded to make himself known, saying he was traveling auditor for the Loew Amusement Company, and mentioned names of several individuals connected with that concern who were known to the banker to be connected with Loew's. Ipp further explained that he did not go to the local Loew theater to have the check cashed because he did not wish the management to know that he was in town, as he wanted to surprise them in the morning, when he would immediately audit their accounts. To further substantiate his identification, Ipp displayed a Statler Hotel credit card issued at St. Louis, Mo., also a copy of a receipt for an automobile license obtained in Chicago, Ill.

He is 27 or 28 years of age, 5 feet 8 inches tall, weighing 135 pounds; medium build, dark complexion, neat dresser, good talker. In view of his comprehensive plans, it is probable that he intends to conduct an extensive campaign along these lines.

Fake Letters

FRED A. LAMBERT (3116) is reported from Spokane, Wash., where he imitated the work of the veteran operator, E. B. Chandler (2778), who is now serving a three-year term at Leavenworth, Kan., for using the mails to defraud.

Lambert wrote letters from Calgary, Canada, to himself in care of several banks at Spokane, Wash., on what purported to be the stationery of the Royal Bank of Canada, that city. Shortly after the arrival of these letters at their destination, Lambert called at the banks the letters were sent to and inquired if mail had been received for him. The letters were then handed to him, and he opened them in the presence of the bank official. The letter read as follows and was signed G. A. Amos, Manager:

"To Whom It May Concern:

This letter is to identify Mr. Fred A. Lambert, who is a customer of this bank, and is expecting a certified cheque from our Hillhurst Branch. His signature below."

The signature of Fred A. Lambert appeared at the bottom of the letter.

Lambert then presented the check mentioned in the letter, and in view of the apparent validity of the letter, he was suc-

cessful in cashing checks at several Washington banks under these circumstances. To establish his identity as Lambert, the operator presented a lodge card which is believed to have shown membership in the Elks. The only explanation he offered of his connections was that he was in the automobile tire business and was en route to Denver, where he claimed he would stop at a certain hotel.

Lambert is about 28 years of age, 5 feet 5 or 6 inches tall, weighing 130 pounds, slender build; has dark hair and eyes; was well dressed, wearing dark suit, long dark overcoat and a dark fedora hat.

A. B. LAWRENCE (3117) is reported from Cambridge, Md., where he passed a bogus certified check drawn on what purports to be the printed form of the New Haven, Conn., office of Henry L. Doherty & Company. It is not known whether Lawrence is posing as a representative of this firm or whether the check is supposed to be a payment of some kind. Several of these checks, drawn on the New Haven Bank, New Haven, Conn., for \$15, signed M. L. Doherty, manager, have been received by the drawee bank recently, and it is probable that Lawrence will continue passing them unless apprehended.

G. E. LITTLE (3118) is reported from Monongahela, Pa., where he cashed bogus checks drawn on the Franklin Trust Company, Philadelphia, Pa., signed L. W. Fogg and Frank B. Foster, although the Philadelphia bank carries no such accounts. Members receiving any of these checks should be guided accordingly.

ELMER A. LOGAN (3119) is traveling throughout the East, where he is passing bogus cashier's checks drawn on the Mercantile Trust and Savings Bank at Quincy, Ill. His usual game is to scan the advertising columns of local newspapers and negotiate for the purchase of some business which is offered for sale. He then offers one of his cashier's checks in excess of the purchase price as payment. Logan and his victim then proceed to the bank, where the latter carries his account, and Logan attempts to have advanced to him there the difference between the purchase price and the amount of the check. Members recognizing this fellow are requested to endeavor to cause his apprehension and notify the nearest office of our agents. Logan is 50 to 55 years of age, 5 feet 8 inches tall, weighing 180 pounds; florid complexion, wears eyeglasses, and when last seen was wearing a light colored velour hat.

BRUCE W. MCGINNIS (3122) is reported from Portland, Ore., where he negotiated a check which was ostensibly issued by the Hartford Accident and Indemnity Company, drawn on the American Exchange Bank of that city, although the Hartford company carries their accounts on the Pacific Coast only at certain San Francisco banks. The signature appearing on the check is R. W. Thompson, designated as a branch manager. Mr. Thompson is really a claim adjuster and not a branch manager. The check also bears the notation in the lower left-hand corner, "Re-covering and re-con-

ditioning expenses." The entire make-up of this check is different from that of the genuine checks issued by this company. Members receiving any such items should be guided accordingly.

MALCOM MARLUK (3120), alias Malcom Marlow, who has defrauded hotels and many of his acquaintances with bogus checks during the past few years, is devoting his talents to forgery in New York City, where he recently passed a number of small checks totaling almost \$300. Marluk is described as Jewish, about 25 years of age, 5 feet 8 inches tall, weighing 135 pounds; thin build, dark hair and complexion, well dressed.

J. C. MILLER (3121) is the maker of a number of bogus checks drawn on the Liberty National Bank of Washington, D. C., which he is negotiating in Brooklyn, N. Y., and neighboring territory.

Wanted in Canada



Lucias A. Parmalee

LUCIUS A. PARMALEE (3123), formerly employed by a Canadian bank, has made a practice of passing forged certified checks every year around Christmas for the past eleven years, always returning to Canada to negotiate these transactions. Nothing is heard from him between his annual visits, but it is possible that he uses some other method of operation during the year.

His last work is reported from Hamilton, Ontario, where he opened accounts about two months before Christmas. He kept the accounts active for about a month and then, having become known to the tellers, had a small check certified at each bank. He then drew out practically his entire balance and waited until Christmas week, when he presented forged certified checks at each bank where he had an account, the forged certifications having been copied from the genuine checks previously given to him.

Parmalee's photograph is reproduced, and members recognizing him are requested to endeavor to cause his apprehension, as a reward of \$1,000 has been offered for him by the police of Hamilton, Ontario, Canada.

He is 38 years of age, 5 feet 8 inches tall, weighing 160 pounds; has dark brown hair, brown eyes, round full face and dark complexion. He sometimes wears shell-rimmed eyeglasses, and is an inveterate gum chewer. He is also a professional poker player; is a good talker, but not a neat dresser.

J. F. PETERS (3124) has been reported for the second time in about a year as passing bogus checks at Detroit, Mich. They are drawn on the Guaranty Trust Company of New York City, and have the printed firm name of the Barnes Manufacturing Company, although there is no such account at the Guaranty Trust. Peters is about 50 to 55 years of age, 5 feet 8 inches tall, weighing 200 pounds or more; full face, wears heavy rimmed glasses.

C. POPARD (3125) is reported from Monroe, Mich., where he is issuing worthless checks drawn on the State Savings Bank of Flat Rock, Mich., where he formerly had an account. He is 38 years of age, 5 feet 6 inches tall, weighing 160 pounds; has dark hair and complexion; and was accompanied by a woman whose age is not definitely known, but is believed to be approximately the same as his own, also a little girl 5 years old, who wore a brown coat with white fur collar and cuffs.

THOMAS PRYOR (3126) is reported from Des Moines, Iowa, where he passed a number of bogus checks printed on good paper, which were drawn on the Monroe State Bank, a non-existent institution, supposedly located at Chicago, Ill. These checks also bore the firm name of the Indestructo Manufacturing Company, but no record can be found of any such firm. Some of Pryor's checks had a picture of what was designated as the Reaper Building at Chicago. Members receiving any of these checks are warned to watch for this fellow, and if they come in contact with him, are requested to cause his apprehension.



Charles C. Reed

CHARLES C. REED (3127), alias C. Ross, whose operations were first reported ten years ago, is again active. He recently appeared at Mason, Ohio, where he obtained the indorsement of a relative to a \$2,000 check, which was drawn on the regular printed form of Harry Fogelson, Inc., 125 Fulton Street, New York City, against Fogelson's account at the Title Guaranty & Trust Company, New York, N. Y. The check was signed James E. Nelson, President-Treasurer, and George F. Stanley, both of which are unauthorized signatures. An

old picture of Reed is reproduced here. He is 45 years of age, 5 feet 10 inches tall, weighing 175 pounds; slim build, smooth shaven, full face, reddish hair, bald on top.

H. ROSENBERG (3128), who, posing as an insurance solicitor, used the names of many companies to facilitate his bogus check operations, was arrested recently at San Francisco, Cal. Rosenberg's usual game was to approach officials of some business or fraternal organization and submit a plan of group insurance to include all members of the organization in question. It is not definitely known whether he intended to defraud the organization he dealt with in this connection, but he would then open a bank account, having one of his prospective customers introduce him. On the strength of this introduction he endeavored to make a withdrawal before his deposited check would be returned. Rosenberg traveled with a woman, presumably his wife, and used the names of Gem Life Insurance Company, Dayton, Ohio; Equitable Life Assurance Company of the United States, New York, N. Y.; Travelers Insurance Company, Hartford, Conn., and probably many other companies. Detainer warrants should be lodged at San Francisco. His description follows: 35 to 40 years of age, 5 feet 11 inches tall, weighing 190 to 200 pounds; has dark complexion, dark hair and eyes, Jewish appearance; sometimes wears shell-rimmed glasses.

JAMES C. ROUSE (3129), alias W. B. Jackson, who claims to represent the Reserve Loan Life Insurance Company, is traveling through the South, where he attempted to defraud several banks with bogus checks drawn on the Bank of Lancaster, S. C., and the Farmers Bank and Trust Company. He is about 25 years of age, 5 feet 8 inches tall, weighing 135 pounds; light complexion, neatly dressed.

B. M. ST. JOHN, JR. (3131) follows the stereotyped bogus check game of opening an account with a large check drawn on the Bank of America, Chicago, Ill., or some other institution where he has no account, and then attempting to make withdrawals before returns are received. He was last reported at Kansas City and is 30 years of age, 6 feet tall, slender build; has sandy complexion, small brown mustache and thin face.

EDWARD SMITH (3130) is reported from St. Louis, Mo., where he defrauded a bank, of which he was formerly a customer, by cashing a \$30 check drawn on the Bank of Potosi, Mo., which was returned "No Funds." Smith is about 50 years of age, 5 feet 10 inches tall, weighing 185 pounds; medium build, light sandy hair, neat business-like appearance.

FRED E. SMITH (3132), posing as an advertising solicitor, called at a Berlin, N. H., bank, where he endeavored to sell his service, but was refused, as the bank had already placed their advertising contract with some other firm. However, his general impression and representations were so good that he induced the bank to cash for him two bogus checks which were drawn on the National Bank of Whitehall, Whitehall, N. Y.

WILLIAM THOMPSON (3133), whose checks are sometimes payable to bearer, is issuing bogus paper which is drawn on the Central National Bank of Peoria, Ill., by the Peoria Lumber Company, signed William Brannon, Jr., and bears a spurious certification. There is no other information available regarding this operator except that he is wanted in Ohio and Illinois, in which territory he has been operating.

SHERMAN VERNOR (3135) is reported traveling through Michigan and neighboring states, where he is negotiating bogus checks ostensibly issued by the Chain Petroleum Corporation of Los Angeles, drawn on the Farmers and Merchants National Bank of that city. Vernor not only depends on the checks themselves to convince his victims of his credibility, but also carries fake letters of identification and fake business cards. He dresses very well and makes a good impression, and in view of his business representations he will probably be successful in defrauding banks and others with these checks unless he is recognized through some such warning as this and apprehended. Vernor is 40 years of age, 5 feet 7 inches tall, weighing 165 pounds; has dark eyes, dark complexion and dark hair.

Arrests and Dispositions

The record of arrests and dispositions is omitted from this page due to lack of space, but the figures are taken into account in the following table:

Statistics of the Protective Department

	Awaiting Trial Sept. 1, 1927	Arrests			Dispositions			Total Awaiting Trial
		Reported Since Sept. 1, 1927	Reported in February	Total	Con- victed	Dis- charged or Ac- quitted	Fugitives Escaped, Insane or Dead	
Forgers, etc....	87	78	23	101	62	29	10	87
Burglars.....	12	17	....	17	4	1	....	24
Holdup robbers.	93	103	14	117	62	21	6	121
Total.....	192	198	37	235	128	51	16	232

PROTECTIVE SECTION

AMERICAN BANKERS ASSOCIATION JOURNAL

Strangers Are Not Always Crooks, but Crooks Are Usually Strangers. Stop Cashing Checks for Them Without Reliable Proof of Identity.

Sound Banking Includes Self-Protection

By JAMES E. BAUM

Deputy Manager American Bankers Association, Protective Department

WITH all the publicity which has attended the spread of crime since 1919, and particularly the urgent and repeated warnings and protective suggestions given bankers by this Association, it is difficult to place responsibility for the recent increase in bank banditry anywhere but upon the banks attacked. In nearly every instance our investigations show that (1) an excessive amount of cash, above banking requirements, was kept available and unguarded, particularly on the counters, (2) modern alarm systems were conspicuously absent, or (3) the robbery would have been frustrated or loss minimized by the observance of simple precautions before or after banking hours or during the luncheon period.

Nowhere is the spirit and practical benefits of co-operation better expressed than in the American Bankers Association and the various state bankers' and clearing-house associations which span the entire country. These organizations, 464 in all, were created and grew out of the idea of cooperation, and their strength has been best demonstrated when grappling with those outside forces inimical to banking and which cannot be overcome by playing a lone hand. The holdup man represents one outside force which concentrates its attack against the units of organized banking. Invariably this means a surprise attack upon those banks which offer the least resistance.

The fact that portable

machine guns were trained on bank employees in four holdups during the past ten months sounds a warning which should not be wasted upon any bank, large or small. The situation is serious and demands more intensive effort by bankers toward helping themselves to self-protection. Eternal vigilance against crime should never be relaxed in the conduct of sound banking, and the following safeguards suggest a few simple precautions that will help to beat banditry:

1. The amount of cash on the counters, or "teller's cash," should be kept down to daily requirements.
 2. Excess cash and unregistered securities should be kept under time lock during banking hours. If necessary, a portion of excess cash and bearer bonds may be secreted in the vault and the remainder kept under time lock.
 3. Interest yourselves in the modern types of burglary and holdup alarm systems and protective devices. Insurance underwriters grant discounts in their premiums to banks maintaining the approved types of equipment. These include burglar alarms, re-locking devices, watchmen, tear gas and other bandit resisting systems, the cost of which is greatly offset by reduced insurance premiums.
 4. Set vault time lock to open only after all or a majority of guards and other employees are on duty. Never allow the bank to become helpless through being undermanned. Closing the bank during luncheon period is safer than leaving it unprotected by a few defenceless employees.
 5. The banking enclosure should be kept inaccessible to strangers by the use of spring locks on every door.
 6. Unguarded bank messengers and their funds are soon parted. Never jeopardize their lives by sending them on unnecessary errands of accommodation.
- Premiums for insurance against robbery can be reduced only through more intensive effort toward loss prevention, not by reliance solely upon indemnity for protection.

Contents Noted by

President _____
Vice-President _____
Cashier _____
Assistant Cashier _____
Paying Teller _____
Receiving Teller _____
Guard _____

APRIL, 1928

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Dangerous Bandits Badly Wanted

CHARLES FITZGERALD (3136), who is well known throughout the underworld of the Central West as the generalissimo of numerous bank holdups and burglaries under the alias of "Big Fitz," is believed to be up to his



Charles Fitzgerald

old tricks. His photograph, which only recently became available, is reproduced here with that of DAN MORGAN (3137), alias Avery Simons, who is reported as being one of "Big Fitz's" able cohorts. "Big Fitz" is about 50 years of age, 5 feet 11 inches tall, weighing 185 pounds; muscular build; has dark complexion, brown eyes, dark brown hair, and deep lines in his face; sometimes wears eyeglasses and frequently talks in the language of the underworld, which is commonly referred to as "yegg slang."

Morgan, who is wanted for escaping from the Indiana State Reformatory at Pendleton, made a second daring escape, by jumping through a train window, while being returned to prison following his re-capture. Morgan is 28 years of age, 6 feet tall,

weighing 157 pounds; thin build; has medium complexion, blue eyes and black hair; is a painter by occupation; was born in Oregon; has a tattoo in red and blue ink of "cow-girl bust" on forearm, and the lower part of his face is covered with small pit scars.



Dan Morgan

Kanner's Four Pals at Large



William Kanner

WILLIAM KANNER (3180), better known in the underworld throughout the country as "Dutch" Kanner, who was arrested after more than a two years' search, has been sentenced to the Federal Penitentiary at Leavenworth, Kan., for 30 years for his part in the holdup of a post office at Superior, Wis., in November, 1925. He is about 30 years old today, and if he ever leaves Leavenworth he will be so old he may never serve time for his many other crimes, which include holdups in Wisconsin, Michi-

gan, Indiana, Minnesota and probably other states. A relentless search by post office inspectors, who were given assistance by our agents, rivals the well-known stories of James Oliver Curwood, who immortalized the Royal Northwest Mounted Police of Canada with the famous slogan, "We always get our man."

Kanner's conviction recalls the activities of his partners in crime—DAVE BERMAN (3181), alias "Dave the Jew"; CHARLES P. CLOUSE (3182), alias Curly Clouse; JACK DAVENPORT (3183); "BUTCH" BARNEY (3184), and JIMMY BARKER (3185).

An idea of the scope of the criminal activities and desperate character of these fellows is given by an incident which occurred in New York City in the latter part of last year when Berman was arrested.

He and some eastern thug with whom he had joined forces kidnapped a couple of bootleggers who had accumulated a fortune and held them for ransom. A New York City detective was advised of the kidnapping, followed them on the street, and hailed a passing motorcycle policeman to aid him in arresting the pair. As the uniformed man and detective drew near Berman and his partner, the latter two drew guns and fired pointblank at the officers, although they had not drawn their own guns. Fortunately, however, Berman's marksmanship was not very good, and he was arrested, then subsequently sentenced to Sing Sing Prison, where he is now serving a 12-year sentence.

Unlike most organized bands of this kind, this outfit had no leader, as it was composed of an all-star cast. Another member of this gang, MATHEW McNEIL (3186), is serving time in the Wisconsin State Penitentiary at Waupun, in connection with the holdup of a Milwaukee bank.

This leaves Jimmy Barker, "Butch" Barney, Jack Davenport. and Curly Clouse,



Jack Davenport

who is probably the most notorious of those at large, enjoying their freedom. The appearance of any of these men in a bank is undoubtedly the forerunner of a holdup.



Charles P. Clouse



Dave Berman

A new mail box thief, whose name could not be learned, was reported by a New York bank as having stolen a check from the mail box of one of their customers, raised the amount and cashed it over the counter at the bank on which it was drawn. Versatile crooks of this kind, sneak thieves, short-change artists and the like are constantly operating when not in jail, and members are warned, on general principles, to use due care in their routine matters.

Unauthorized Indorsers Often Costly

THE need of greater care by bankers in handling checks payable to companies or corporations is aptly illustrated by the number and amount of losses sustained through their paying corporate or partnership funds to persons unauthorized to receive payment. A Chicago firm reports that probably a score of times every year banks cash for its salesmen checks made payable to the company. When the salesman disappears or is unable to make good, and the matter is taken up with the bank, surprise and indignation is often expressed that the company should even question the bank's right to cash such checks for salesmen.

Obviously, it is not good banking to accept from a salesman or other employee a check on which he has written the indorsement of his firm, for they are not presumed in law to have authority to indorse checks made payable to their employers. Therefore, the bank in cashing for an individual a check made payable to a company or corporation assumes the risk. If it cannot be proved that the individual had authority to indorse, the indorsement is a forgery and the real payee has a legal right to recover the amount of the check from the bank making the unauthorized payment.

Checks made payable to corporations, companies or other principals should not be cashed for agents unless there is positive knowledge of the agent's authority to indorse for his principal.

Always Investigate New Accounts

FOR years professional forgers in many of the larger cities have been defrauding banks by means of forgery, primarily due to the fact they are permitted to open and maintain checking accounts without being properly investigated. This weakness is probably the most common fault by which bankers facilitate the continued careers of forgers.

Often times the procedure is to obtain desk space in some office building, which they give as their business address, along with references of persons who are entirely unknown. In some cases the reference is merely an alias of the operator who has hired a furnished room for the purpose of receiving mail there, so that he can answer the bank's letter of inquiry.

In some cases the bank permits the operator to maintain his account, even though no answers to its inquiries are received. If every new account were properly investigated, it would greatly decrease the number of forgeries. When banks find a new depositor has given a fictitious address or references, they should at least report this information to our agents without notifying the depositor. Arrangements could then be made so that if a forged check were presented, the operator could be arrested with a minimum of effort.

Do You Want Them?



Bernard D. Vrooman

BERNARD D. VROOMAN (3140), alias Leonard Van Vechten, a self-styled bank examiner and secret service agent, is under arrest at Schenectady, N. Y., after a tour of the East, during which he defrauded many banks with forgeries which he was able to negotiate through his daring but not brilliant method of operation.

This man's game was to go to a bank depositor and represent himself as a state bank examiner. Among other things, he would tell the depositor that a new law had just gone into effect which limited bank depositors to a minimum of \$200. He would then tell the depositor that he must have two blank and two cancelled specimens of his checks, so that the depositor's account could be audited.

Vrooman worked this method with considerable success, but he killed the proverbial "golden goose" when he returned the third time to the same bank customer at Schenectady. Most of his work is believed to have been in New York, Pennsylvania and Ohio, it being known he operated in Cleveland and Cincinnati.

The operator's picture is reproduced here so that members recognizing him may have their local authorities lodge detainer warrants against him at Schenectady.

HOMER C. ANGLE (3144) opened an account at a Plainfield, N. J., bank with checks drawn on another institution at High Bridge, N. J. After a few days, or just prior to the time returns should have been received, he was permitted to withdraw against his deposits, although the items had not cleared. Investigation showed that on leaving Plainfield, Angle proceeded to Somerville, N. J., where he tried the same game, but not with the same success. It is also reported that he was arrested at Somerville for selling worthless stock to a widow. Defrauded members recognizing this fellow are requested to have their local authorities lodge detainer warrants against him at Plainfield, as this is probably the only way to prevent a continuance of his activities. A specimen of his writing is reproduced, and his description follows: 35 years of age, 6 feet tall, weighing 200 pounds; has light complexion, light brown hair; dresses well; drove a Studebaker sedan.

Homer C. Angle

NICK TARBUCK (3141), **MIKE CAPAN (3142)**, and his brother, **JOHN CAPAN (3143)**, are under arrest at Carnegie, Pa., charged with passing a number of checks in that city as well as Brentwood and Hayes, Pa.

The method of operation of this trio was to steal payroll checks or some large concern, go to a bank and attempt to have them cashed over the counter. When this was refused, they would inquire if the bank would cash the check were it indorsed. Upon receiving a reply in the affirmative, they would leave the bank and return shortly after with the forged indorsement of some local business man who was known to the bank. In this way they were very often successful. It is said that they obtained several thousand dollars in various cities throughout western Pennsylvania. One of the check forms they used was that of the Duquesne Slag Products Company of Sewickley, Pa. Another was supposedly issued by McKelvey & Hine, Engineering and Contracting Company, Imperial, Pa. Members, especially those in Pennsylvania, having been defrauded by the prisoners, are urgently requested to have their local authorities lodge detainer warrants against these operators at Carnegie so that they may receive sufficiently lengthy prison sentences.

FRANK S. MORTON (3145), alias Louis R. Beils, opened an account at a Boston, Mass., bank with \$100 in cash, and shortly after deposited what purported to be a certified check on a Newark, N. J., bank, payable to Frank Morton and signed Louis R. Beils. Before the check was returned, Morton again visited the bank and asked for a certificate of deposit for \$1,000. The following day the "certified" check was returned with the too familiar notation, "no such account," and at about the same time the certificate of deposit was received from a Berlin, N. H., bank. Investigation then revealed that Morton was arrested at Berlin.

It is probable that he has been working this scheme for some time, and members recognizing him as having defrauded them are requested to have their local authorities lodge detainer warrants against him at Berlin, so that they may have an opportunity of prosecuting him when his case at Berlin is disposed of. Morton is 45 to 50 years of age, 5 feet 6 inches tall, weighing 150 pounds; thin face, medium build, well dressed.

ERTHO ENGLISH (3147) and his brother, **VERNE ENGLISH (3148)** are under arrest at Wheatland, Wyo., where they are charged with raising checks from \$7.50 to \$750, and similar amounts. These fellows obtained the checks in question from their employer and immediately proceeded to raise the amount. As it is not improbable that they have worked the same game in Wyoming and neighboring states, members recognizing them are requested to have their local authorities lodge detainer warrants against them at Wheatland.

ARTHUR PARKER (3146), alias Guy Haines, is reported under arrest at Reno, Nev., following his trip from San Francisco, during which he passed forged checks en route. The checks were on the payroll form of R. C. Storrie & Co. of San Francisco. Members having been recently defrauded by forgeries against this account are requested to have their local authorities lodge detainer warrants against Parker at Reno.

Impersonates Bank Depositors

AN operator posing as **H. JOHNSON** (3139), a depositor at a New York bank, was recently successful in cashing a worthless check over the counter at the bank where Mr. Johnson carried his account. The check was drawn on the Century Bank to the order of H. Johnson for \$89.20, signed Empire Electric Company, Robert Engles. This impostor is said to have worked a similar scheme at Hackensack, N. J., and it is not improbable that he will continue his activities. Members are therefore requested to use due caution in such matters by demanding identification at all times. The operator is about 30 years of age, 5 feet 7 inches tall, weighing 150 pounds; clean shaven; has light hair.

Lambert Identified



Lloyd George Beatty

LOYD GEORGE BEATTY (3116), a former University of Alberta man, has been identified as the operator who, under the name of Fred A. Lambert, defrauded several banks in Spokane, Wash., as reported on page 7 of the March issue of this Section under the caption "Fake Letters." His Spokane operations were the first reported since two years ago, when he was active on the west coast and claimed to represent General Motors Acceptance Corporation, his former employer.

His new method of operation, which is more systematized and lucrative than his previous work, is repeated here. His photograph is also reproduced so that members recognizing him may endeavor to cause his arrest, as he is wanted at Spokane by the city police and the U. S. Post Office Department.

Beatty's general method is to write a letter to himself in care of a bank on stationery ostensibly of the Royal Bank of Canada, Calgary, Canada. Shortly after the arrival of the letters at their destination,

he calls at the bank and receives his mail. He opens the envelopes in the presence of bank officials and shows them the contents. One of his letters reads as follows:

"To WHOM IT MAY CONCERN:

"This letter is to identify Mr. Fred A. Lambert, who is a customer of this bank, and is expecting a certified cheque from our Hillhurst Branch. His signature below."

He then presents the check mentioned in the letter, and in view of the apparent validity of the whole transaction has been successful in cashing checks at several Washington banks.

To establish his identity as Lambert, Beatty presented a membership card in the name of Lambert which was apparently issued by the Elks. The only explanation he offered of his occupation was that he was in the automobile tire business, and en route to another city. Lambert is 26 years of age, 5 feet 7 inches tall, weighing 135 pounds; medium build; has dark complexion and brown hair.

An Active Deserter

THE recent extensive efforts of one **FRANK LEE** (3149), alias Harold Currier, etc., to defraud members of the fraternity is another instance where careful investigation of new accounts will prevent loss and embarrassment to his carefully selected victims. His modus operandi, that of attempting to cash checks before the collection has been made, dates back almost to the time when checks were first used. Bankers and hotels are therefore warned to watch for this fellow.

Within the last two months Lee has opened savings accounts or secured check books from banks over a wide territory, including Texas, Florida, Georgia, New Jersey, Massachusetts and New York. Usually affecting the part of a revenue cutter officer, while in New England Lee posed as a musician of the Navy. He is reported as being a deserter from the U. S. Coast Guard at Galveston, Tex. Thus far he has apparently been unsuccessful in defrauding banks, but has victimized hotels.

Warnings

J. A. BILLS (3103), who was reported in the last issue of this Section under the caption "Fake Traveler's Checks," is continuing to negotiate his fictitious instruments which bear the name of the non-existent United Bankers Association of New York City. His latest work has been reported from Joliet, Ill., under the name of B. Davis. Most, if not all, of these checks are cashed by merchants, but members receiving them as deposits might be able to cause Bills' apprehension if they would immediately notify their depositor that the checks are fictitious.

Bills' photograph and a specimen of his handiwork are reproduced in our March issue. His age has not been reported, but he is about 5 feet 10 inches tall, slender build; has sharp features, dark complexion and a long face.

GUSTAVE B. BURZI (3150), who was employed at Harrisburg, Pa., in the insurance business, and was well thought of, defrauded a local bank with a forged check drawn on a Williamsport, Pa., bank against the account of a relative. The drawee bank sustained no loss, as the check was improperly signed, but Burzi was permitted to withdraw against it at the bank where he made the deposit. As it is thought that Burzi may make a practice of defrauding banks through his connections with insurance companies, members are requested to watch for a repetition of his activities. He is 26 years of age, 5 feet 6 inches tall; has dark hair and a pleasing personality; neat dresser.

AUSTIN G. CALHOUN (3151) has arrived on the Pacific Coast following his check escapades at Honolulu, T. H., where he defrauded two banks with checks drawn on the Chase National Bank, New York, N. Y., which were returned marked "no account." It is more than likely Calhoun will continue his fraudulent transactions, drawing on the Honolulu banks, but, of course, it is entirely possible that he will use various check forms.

E. H. CARTER (3152) is said to have opened several accounts in vicinity of Lorain, Ohio, with bogus drafts on out-of-town banks. He usually obtains a check book by requesting part of the proceeds of the bogus draft to be deposited to a savings account and the balance to a checking account. He then proceeds to defraud local merchants with checks on his new account. He is about 28 years of age, 5 feet 8 inches tall, weighing 135 pounds; slender build; has light hair, fair complexion, and a very thin face; when last seen wore blue suit, dark felt hat, plaid overcoat.

D. E. DOUGAN, JR. (3153), was reported at Houston, Tex., where he drew checks on the Planters Bank, Hawkinsville, Ga., which were returned, marked "insufficient funds." Dougan is about 25 years of age; has light complexion and dark hair; was well dressed and well educated.

DR. D. J. ELLIS (3154) employed his old scheme of posing as a doctor to facilitate his bogus check transactions at Trenton, N. J. In Brooklyn, N. Y., almost two years ago, he posed as a dentist. In each instance he opened an account with a draft on a bank in a distant city, where he claimed to have left his passbook when leaving. His latest check was drawn on the Old National Bank, Spokane, Wash., for \$16,842. Ellis is about 30 years of age, 5 feet 7 inches tall, weighing 135 pounds; slender build; has medium complexion and gray eyes; smooth shaven; sometimes affects a southern accent.

L. M. FOSTER (3155) is issuing bogus cashier's checks drawn on the Farmers and Merchants State Bank, Yankton, S. D. There is no additional information available regarding Foster, except that one check was cashed at a department store in Minneapolis, Minn.

A Home Seller

J. N. HUBERT is the latest nom de plume of **JOHN F. GILBERT** (2954), alias **P. E. Murphy**, who has been breaking into print on and off for several months in this Section.

He was last reported at Erie, Kan., where he used the same old scheme of opening an account with a check on an out-of-town bank, telling the plausible story that he was a new arrival in town, had just sold his home in another city, and the check deposited represented the proceeds of the sale. Later the same day, or the following day, Gilbert remarked to the bank officials that he was short of ready money and asked for an advance to tide him over until his check was paid through the clearings. Payment, of course, never materialized, as all of Gilbert's checks are returned with the familiar notation, "No such account." At Erie, Gilbert did not defraud the bank where he opened his account, but issued a number of worthless checks to local merchants.

In addition to his usual representations, Gilbert displayed a signed contract to purchase a garage in a neighboring city to lend credence to his claims. His description, as given at Erie, Kan., is slightly different than that previously reported. The Kansas bank says he is 45 years of age, 5 feet 5 inches tall, weighing 130 pounds; dark complexion, dark brown eyes, wide forehead, slender face, two upper teeth missing. It is also said that he speaks with a German accent, and that he was traveling in a 1927 model Chandler "6" coupe with a Florida license.

More Fake Letters

J. M. CARNEY (2905), who was last reported on page 6 of the September issue of this Section, is continuing his operations with bogus cashier's checks.

His last transaction was reported from Cincinnati, Ohio, where he negotiated a check ostensibly issued by the American Exchange Bank, Sedalia, Mo., payable at the First National Bank, St. Louis, Mo. The operator's name and the date of this check is written with pen, while the amount is cut with a check protector. Details of this transaction have not been reported, but it is assumed that he used his old method, which is to write to the bank where he intends to cash the check on what appears to be the letterhead of the bank issuing the check. A specimen of the operator's

handwriting appears on the letter in question as a further means of identification. With this extensive groundwork, the operator is usually successful. Members are therefore warned to be extremely careful of any similar transactions. An old specimen of this operator's work is reproduced to show his handwriting, which he is sometimes able to slightly disguise.

WILLIAM GRAHAM (3156), alias **Charles Wilcox**, is reported by the Franklin National Bank, Franklin, Mass., as drawing checks on them, although he has no account there. Some of these checks have been uttered in Brooklyn, N. Y. Graham has red hair, and is further described as about 5 feet 6 inches tall, stocky and well built.

FRANK GREER (3157), who was acquainted with a Pawhuska, Okla., bank director, prevailed on him to authorize the cashing of a check for \$100 which Greer presented, stating that he was going to work near Shidler, Okla. This check was drawn on the First National Bank of Wetumka, Okla., signed **J. C. McGoone**, special, and was returned, "No account." It is believed that Greer has gone to the Seminole oil fields, and members in that general territory are warned to watch for a repetition of this transaction.

HARRY KERR (3158), a new advocate of the forged O. K. game, presented a perfect forgery at a New York City bank to which he had forged the O. K. of one of the bank's officers, but he did not obtain any money, as the bank, acting on the suggestion made in recent issues of this Section, had issued instructions to their tellers to pay only official O. K.'ed checks when presented to them by a bank employee.

When Kerr presented his check, the teller referred him to the official whose initials were forged, but in the meantime Kerr made a hasty departure. However, as he is an able penman, he will probably continue with the same method of operation.

Engineer Passes Checks

HARRY G. LESAGE (3159) gives another example of the oft-repeated warning that no matter how responsible a regular depositor is, this fact alone is not a guaranty that the person he introduces is also trustworthy.

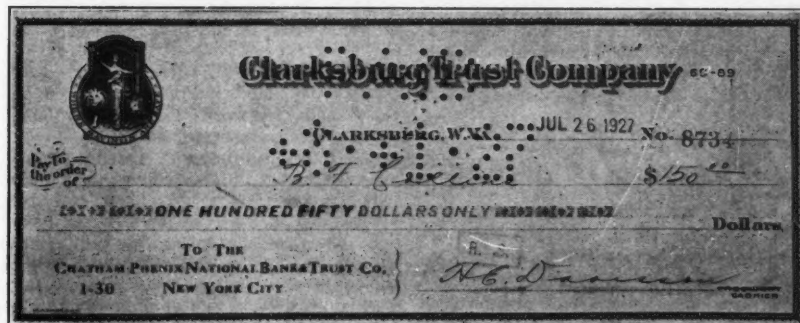
LeSage recently appeared in Salt Lake City, where he purchased a considerable amount of mining machinery and gave the impression that his order would later be increased. When negotiating the purchase he produced what appeared to be very good recommendations from known mining engineers, and claimed to be a mining engineer himself. He spoke of having just returned from Peru, where he was engaged in mining work, and informed the dealer his funds had not yet arrived from his bank on the Pacific Coast. The dealer gave him his personal check for \$75, and later introduced him to a local bank, which cashed a worthless \$100 check for him on the strength of his introduction.

LeSage is about 32 years of age, 5 feet 8 inches tall, weighing 165 pounds; has medium complexion, light mustache; was wearing a stolen, light English made checkered overcoat.

JOHN R. LEWIS (3160), who claims to be a solicitor for the National Circulation Company of New York, usually seeks clubs as his clients and requests payment in the form of a check payable to himself as an initial deposit. However, he forgets to report the matter to the National Circulation Company, who, as a matter of fact, never employed him to act as their representative. Nevertheless he carries a certificate supposed to be issued by that company authorizing him to solicit as their agent in the state of Texas. To enhance his selling talents, Lewis claims to be a world war veteran, and speaks of the battle of the Argonne in addition to claiming to be a member of the American Legion, and displaying papers purporting to have been issued by the War Department. Lewis's age has not been reported, but he is about 5 feet 6 inches tall, weighing 140 pounds; has blond hair and bad teeth.

GEORGE MCGREATH (3161) has been drawing \$10 bogus checks on the Erie Trust Company, Erie, Pa., intermittently for the past six months while traveling about the country. All McGreath's checks are for the same amount, the payee's name is filled in with a typewriter, and the amount of the check written with a check protector. The checks also bear the typewritten notation in the left-hand corner, "commission" or "for commission." No further details of this fellow's operations have been reported, but it is believed that he tells some yarn to comply with the commission notation. His last work was reported from Detroit, Mich.

W. J. MEREDITH (3163) is touring through the East at the expense of banks, hotels and automobile renting agencies, having traveled from Washington, D. C., to New York in a car which he left at a New York garage. While en route he defrauded hotels and at least one bank. Meredith is drawing his worthless checks on the National Bank of Washington, Washington, D. C., and is described as about 36 years of age, 5 feet 11 inches tall, weighing 180 pounds; has brown hair and eyes.



This specimen check of J. M. Carney's shows his handwriting

JOE MELTON (3162) is the payee on a new form of bogus checks supposedly issued by the Standard Oil Corporation of California, which are drawn on the non-existent Commercial Bank and Trust Company, New York, N. Y. One of these checks recently negotiated at Dumas, Ark., bears the notation, "For oil and gas lease in Union County, Ark.," and is signed L. E. Montcastel, Cashier.

JAMES EDWARD NEERS (3164), alias William J. Martin, is under arrest at San Diego, Cal., where he is charged with passing bogus checks. His usual game is to obtain a counter check, sign it W. J. Martin, and present it to a relief teller at lunch hour. Neers is 24 years of age, 5 feet 10 inches tall, weighing 161 pounds; fingerprint classification: 26/2 —/R 1/11 18/—.

M. NOBLE (3165), alias C. J. Madsen, is reported to be traveling east from California, where he defrauded banks, hotels and others with his bogus checks. He uses the old scheme of opening an account and attempting to make withdrawals before his deposited checks are returned. He is 50 to 55 years of age, 5 feet 9 inches tall, weighing 175 pounds; medium build; has brown hair, blue eyes, medium ruddy complexion; smooth shaven; wears tortoise shell rimmed glasses. He is an American, but spoke with a slight German accent. He may wear a button with the initials A. S. M. E., "American Association of Mechanical Engineers," and may also wear a Shriner's pin.

A Salesman's Cashier's Checks

E. W. PARADISE (3166), alias R. T. Crane, a friendly salesman with a side line of forged cashier's checks, has been reported several times as traveling through the East, where his side line seems to be more profitable than his salesmanship.

When he was first reported at Albany, N. Y., Paradise obtained a position with an automobile agency, and was introduced by one of his fellow workers at a local bank, where he was later permitted to cash a cashier's check in view of the identification. His last work is reported from Newport News, Va., where he obtained a position as a furniture salesman, and had one of his co-workers introduce him at a local bank. He opened an account and deposited his pay checks for several months. He then withdrew practically his entire balance, and secured funds from another of his cashier's checks before returns were received.

All of his checks are on the genuine form of the People's Office Branch of the Bank of Italy, Sacramento, Cal., and are signed with the correct names, but the signatures are not good imitations. The amount of the checks are written with two different styles of check protectors and with pen. The payee's name is also written with pen, while the date is put in with a rubber stamp.

As Paradise will probably continue, members are requested to watch for any of his checks, and endeavor to cause his arrest, as he is wanted in both Newport News, Va., and Albany, N. Y. Paradise is 34 or 35

years of age, 5 feet 9 inches tall, weighing 170 pounds; has sandy hair, blue eyes. He wore a tan suit and brown overcoat.

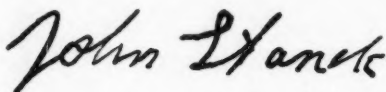
ROBERT PROUDFIT (3167) is charged with defrauding a Walla Walla, Wash., bank by means of forging the name of his former employer, and is believed to be headed for Winona, Wash. He is also wanted for embezzlement, and a warrant has been issued for him on that charge. He is 42 to 45 years of age, 5 feet 11 inches tall, slender build; has brown hair, gray eyes and a sallow complexion.

PAUL C. ROSECRANS (3168). A party using this name is flooding the eastern United States with worthless checks drawn on the Philippine Trust Company, Manila, P. I., and possibly other foreign banks. He opened an account with the Philippine Trust Company by correspondence, forwarding a small amount of cash and a check drawn on the Franklin Trust Company, Philadelphia, Pa. The Franklin Trust Company check was returned with the notation, "not sufficient funds," and the account carried there in the name of Paul C. Rosecrans has been a very small and unsatisfactory one. This operator represents himself as the owner and manager of the Princess Hotel at Atlantic City, N. J., and we suggest that banks use extreme caution in handling checks negotiated by him.

JOHN STANEK (3169) appeared at a Norristown, Pa., bank and tried to open an account with a bogus draft which he presented with a passbook of the Reliance State Bank, Chicago, Ill., showing deposits of almost \$5,000.

Stanek had a rather elaborate story of being a new arrival in the town, and that he was being employed by a large local concern. The details of his supposed new position indicated that his story was correct, but when he attempted to obtain an advance of \$450 on a check payable to himself and signed Henry Stanek, the Norristown bank refused to comply with his request. Stanek appeared to be dissatisfied when an advance was refused him, and stated that he would return the following morning, but failed to reappear. Inquiry of the Chicago bank developed the fact that the passbook presented by Stanek was entirely forged. The passbook number of the Reliance State Bank was No. 60884.

A specimen of Stanek's signature is reproduced here. He is said to be an Austrian, about 50 years of age. He sometimes gives his occupation as a carpenter. Members recognizing this fellow are requested to endeavor to cause his apprehension.



A. M. STONE (3170) is passing bogus certified checks in Philadelphia, Pa., which are drawn on the Forty-Fort State Bank, Forty-Fort, Pa., and are filled in with a typewriter. Stone's first operation was to

defraud an automobile dealer, but as he may also attempt to defraud banks, members in Philadelphia and neighboring cities are warned to watch for a repetition of his activities. Stone is 50 to 55 years of age, 5 feet 8 inches tall, weighing 190 pounds; has light complexion, cast in left eye; wears metal rimmed eyeglasses.

WILLIAM C. THOMAS (3171) is reported to be issuing checks in New York City drawn on the Equitable Trust Company of Atlantic City, N. J., where he has no account. If Thomas continues with the method of operation used in New York, he will not attempt to defraud banks, but their customers. There is little information available regarding him except that he closed his account at the Atlantic City bank three years ago, and has since been heard of in Florida, where he was in trouble for passing worthless checks.

MRS. CLARENCE TRUDELL (3172) is the payee of checks being passed in Detroit, Mich., which are drawn on the Woodward-Piquette Branch of the People's State Bank of that city. These checks are for small amounts and are signed William McDonald. They are apparently being cashed by Mrs. Trudell, as her indorsement and address, which is given as 80 West Warren Street, Apartment 203, appears on several.

MABEL WELCH (3173) is reported from Parkersburg, W. Va., and various cities in Ohio, where she is using the non-existent Lake View Trust Company of Chicago, Ill., on which to draw her checks, all being for \$20.50. She is wanted in Ohio and Illinois, according to the bankers' associations in those states.

ROBERT B. WHITE (3174), a steamshovel and locomotive engineer of Metropolis, Ill., recently made a hasty departure from that town, where he is charged with defrauding three banks by means of notes bearing forged signature of his wife. He is said to be traveling in a 1928 model Nash coupe, and is 56 years of age, 5 feet 7 inches tall, weighing 180 pounds; has gray hair nearly white, blue eyes and very rough hands.

HARRY WILLIAMS (3175), alias N. B. Uber, is under arrest at Dubois, Pa., where he defrauded a number of merchants with his bogus checks drawn on the National Bank of Brookville, Pa. He is described as about 35 years of age, 5 feet 7 inches tall, dark hair, several teeth missing.

G. A. WILSON (3177) is traveling through the South, where he is defrauding banks and clergymen with his worthless checks, which are drawn on the First National Bank, Hattiesburg, Miss. Wilson generally makes the acquaintance of a Baptist preacher, whom he claims to have known, and induces the preacher to introduce him at a local bank, where he endeavors to have his checks cashed. If the bank refuses to cash the check, the minister usually indorses it so that payment will be made immediately. Wilson is known to have worked this game in several cities, and mem-

bers throughout the South are therefore requested to endeavor to cause his apprehension if they come in contact with him. He is wanted at Amite, La., and probably elsewhere. His description is 40 to 45 years of age, 5 feet 6 inches tall, wearing nose glasses. He is traveling in a Dodge coupe motor No. 8355172, 1926 model, Mississippi license No. 58060. A specimen of his handwriting is reproduced to aid in identification.

Herbert H. Willis

HERBERT H. WILLIS (3176) is the payee of bogus checks drawn on the Pacific National Bank, San Francisco, and issued by the Pacific Pipe Organ-Radio Corporation, although there is no such account at the Pacific National Bank. These checks have been reported from San Francisco, where they are further described as being on a fair grade of bluish green safety paper, filled in with a typewriter, and signed by William Dyer as Secretary-Treasurer.

GEORGE L. WINTERS (3179) seems to think that both non-existent firms and banks are the best to be used on entirely bogus checks which he is passing in Illinois and neighboring states. Winters' checks are purported to be issued by the American Chemical Company, drawn on the First National Bank of Jackson, Mich. Members receiving any of these checks are, therefore, requested to endeavor to cause the operator's apprehension.

L. E. WUNDERLICH (3178) appeared at Yuma, Ariz., where he attempted to cash a \$50 draft drawn on the Strong City State Bank, Strong City, Kan., but when refused cash immediately, he left the check for collection, and failed to return. He is 23 years of age, 6 feet tall, weighing 185 to 190 pounds; round face, ruddy complexion. When last seen he was wearing a cowboy hat and boots.

Using the name of Julius Ruderfer, an operator working in New York City has had discounted several forged notes bearing the name of the Fourth Avenue Silk Company, Inc., and signed Henry Groodinger. This firm is a responsible organization, and in each case the notes were for between \$400 and \$500, payable at the Thirty-second Street and Fifth Avenue Branch of the Bank of United States, where the Fourth Avenue Silk Company carries its account.

An unknown operator is reported from Kansas City, Mo., where he is passing checks ostensibly issued by the Barber Steamship Company, and drawn on the State Bank of New York, N. Y., which has no such account. As this operator has already negotiated several of these checks in Kansas City, it is probable that he will continue, and members throughout that territory are warned to watch for his reappearance and requested to cause his arrest.

Will It Be Long Now?



Walter Long

THE article about one WALTER LONG (3094), which appeared in the February issue of this Section, and his photograph, should be studied by all bankers, particularly those located in the South and Middle Atlantic states.

Long has continued his activities by defrauding banks in Florida and North Caro-

lina. Both these banks are in an excellent position to prosecute the criminal when he is taken into custody.

In his most recent depredations, this elusive crook claimed to be a peace officer in search of a murderer. He did not approach the bank directly. Another modus operandi than that reported in February is in establishing the friendship of, or seeking employment by, a reputable citizen and later requesting the friend or employer to cash a check for him at his bank. If the citizen declines to do this, he is asked to introduce Long at his bank, where he deposits one or more uncollected items on out-of-town banks. The success of this operator against banks is because the bank fails to utilize its safeguard of protection by insisting upon an indorsement by a known customer.

The scar over Long's right eye was noticed by his latest victim, and his photograph and description have likewise been verified. This time Long did not use a woman accomplice, and his mustache was clipped shorter than appears in our February warning. Place his photograph in a prominent place in your paying teller's cage and watch for him. Due to his recent success in obtaining \$100 on each victim with uncollected items, he will probably continue to defraud banks, but like many others of his type who have gone before, he can be apprehended if the officers and tellers of every bank keep a weather eye open for him. Then notify the nearest Burns office.

Injured Negro Check Passer

WILLIE GIBBS (3138), a negro of Burnside, Miss., has a rather unusual method for defrauding banks and merchants. Recently he appeared at a Philadelphia, Miss., bank, where he showed a letter purporting to have been signed by M. M. Jones, branch manager of the Mutual Benefit Health and Accident Association of Memphis, Tenn., which stated Mr. Jones held a check payable to Gibbs for \$728 and that it would be mailed to him in care of some business man or bank. A postscript to this letter stated the writer had talked with the agent of the Y. & M. V. Railroad since the negro left the hospital, and asserted that Gibbs could probably get \$5,000 in settlement of damages for having his foot cut off, as easily as he could get \$3,000, if he would wait awhile.

Gibbs left the letter with the banker and requested that he write the insurance company regarding his claim, furnishing him a copy of the letter. At the same time he obtained an advance of \$50. He next proceeded to a number of merchants, and obtained further advances, presumably in consideration of the fact that he had a copy of the local bank's letter. The insurance company's reply stated they knew nothing

about Gibbs, and a similar reply was also received from the railroad.

Prompted by his success in Mississippi, Gibbs will probably continue. Members throughout the South are therefore requested to watch for this fellow and endeavor to cause his apprehension.

California Robberies Increasing

THE rapidly increasing number of bank robberies in California is further evidenced by a recent holdup in Los Angeles in which two men escaped with almost a thousand dollars, mostly in \$5, \$10 and \$20 bills. The bandits entered the Los Angeles bank at 2.55 p. m., as the doors were about to close, attendants having already drawn the window blinds. Following the usual procedure, they made their victims lie on the floor while they ransacked the teller's cage. As frequently pointed out in the past, extra precautions to thwart holdups should be taken when banks are opened in the morning, at lunch time and shortly before closing.

The leader of this pair is apparently Irish, 35 to 40 years of age, 5 feet 11 inches or 6 feet tall, weighing 190 pounds; has sandy complexion and a heavy jaw. The other gunman is 30 years of age, 5 feet 7 inches tall, weighing 130 pounds; very thin build.

Non-existent Bank Checks

AN unknown operator is drawing checks on an unknown bank, the Seaboard National, Seattle, Wash. He is reported from New Orleans, where he entered a bank and inquired if they would cash a \$50 check for him on the Seaboard National Bank of Seattle, which was later learned to be non-existent. When informed that he would have to be identified, he promised to return later with his automobile license, Masonic cards and other means of identification. Of course he failed to reappear. His age has not been given, but he is about 5 feet 5 inches tall, weighing 130 pounds; has light hair, light olive complexion, and a very pleasing manner. He wore a tan suit and had a Masonic emblem in his coat lapel.

Member banks are requested to warn their chambers of commerce, local retailers' associations and especially gas-filling stations against a man giving checks of the ROANOKE PULP & DIE CO., Roanoke, Va., drawn on Union Bank and Trust Co., Roanoke. There is no such company or bank in Roanoke. The checks are printed on a good grade of safety paper, with the words "Expense Check" printed on left end. They are made payable to various individuals "or bearer," and for sums generally around \$20. They are, as a rule, cashed at filling stations. The operator is about 38 years old, 5 feet 7 inches tall, light complexion, exceptionally well dressed. When last seen he wore a brown overcoat and soft hat. Several weeks ago he scattered numerous worthless checks in Richmond, Va., and is reported to have operated in North Carolina and Pennsylvania also.

Arrests

Forgers

BARNES, CLARENCE E.—February 15, Brookline, Mass., City Jail.
 BATCHELOR, WALLACE D.—February 16, New York, N. Y., Tombs Prison.
 BIRCH, JESSE—February 10, Detroit, Mich., City Jail.
 DUMONT, F. R.—February 24, San Diego, Cal., City Jail.
 EICKLER, HELEN—February 28, Greenwich, Conn., City Jail.
 GRIFFIN, ARTHUR J.—March 6, Boston, Mass., City Jail.
 HENNIGAN, JAMES M.—February 14, Seattle, Wash., City Jail.
 HINER, EDWARD—February 18, Chicago, Ill., County Jail.
 JUDSON, BETTY—February 11, Los Angeles, Cal., City Jail.
 JUDSON, S.—February 11, Los Angeles, Cal., City Jail.
 McVICKER, JOHN F.—February, 1928, San Francisco, Cal., County Jail.
 PETRICH, J. H.—January 21, Portland, Ore., County Jail.
 ROGERS, EARL J.—February 17, Kansas City, Mo., City Jail.
 SWINDERMAN, FRANK—February 14, New York, N. Y., Tombs Prison.
 TURNER, CYRUS FRED—March 1, New York, N. Y., City Jail.

VARA, THEODORE—February 18, Boston, Mass., City Jail.

Burglars

EVANS, WILLIAM—February 5, Chicago, Ill., City Jail.

Holdup Robbers

BAHM, JOSEPH—February 28, Amite, La., City Jail.
 BAILEY, ANDREW—March 2, Webster Groves, Mo., City Jail.
 BALANO, TONY—February 28, Kansas City, Mo., City Jail.
 BONDE, CHARLES—February 28, Kansas City, Mo., City Jail.
 BYERLY, WALTER—March 5, Webster Groves, Mo., City Jail.
 CLAPP, WILLIAM—February 20, Pawhuska, Okla., City Jail.
 CLEGHORN, RED—March 2, Birmingham, Ala., City Jail.
 CRUSE, GILBERT—March 5—Webster Groves, Mo., City Jail.
 EIGENBROD, ANDREW—March 2, Webster Groves, Mo., City Jail.
 ELLIS, EDMUND—February 27, Kansas City, Mo., City Jail.
 FRANELL, HOWARD—February 28, Raleigh, N. C., City Jail.
 HAND, ARTHUR—November 29, Bucyrus, Ohio, City Jail.
 JACOBS, FRED—March 2, Birmingham, Ala., City Jail.
 MANGUACENA, JOHN—February 29, Kansas City, Mo., City Jail.
 MORRISON, ELRED—February 28, Oklahoma City, Okla., City Jail.
 NASELLA, CARL—February 25, Kansas City, Mo., City Jail.
 RHODES, MRS. NETTIE—March 2, Webster Groves, Mo., City Jail.
 RUF, SAMUEL—February 21, Los Angeles, Cal., General Hospital.
 SIMMS, JOHN—February 28, Oklahoma City, Okla., City Jail.
 SIMPSON, CHARLIE—February 28, Oklahoma City, Okla., City Jail.
 SNYDER, WALTER WILLIAM—February 16, San Diego, Cal., City Jail.
 SULAZZIE, SAM—February 29, Kansas City, Mo., City Jail.
 TURNER, HARRY—February 28, Kansas City, Mo., City Jail.
 WALLACE, MRS. B. W.—February 28, Oklahoma City, Okla., City Jail.
 WALLACE, B. W.—February 28, Oklahoma City, Okla., City Jail.
 WINFREY, BEN—March 5, Seneca, Kan., City Jail.

Dispositions

Forgers

COPELAND, PAUL—15 to 30 years, State Penitentiary, Boise City, Idaho.
 GILL, ED.—7 years probation, Los Angeles, Cal.
 GRIER, W. J.—3 to 5 years, State Penitentiary, Atlanta, Ga.
 McDANIEL, VOLNEY WALKER—2 years, State Penitentiary, Huntsville, Tex.
 SAUNDERS, FRANK—60 days, Shelby County Work-house, Memphis, Tenn.
 McFARLAND, JAMES—5 to 8 years, State Penitentiary, Walla Walla, Wash.
 PETERSON, LOUIS W.—18 months, Plymouth Jail, Plymouth, Mass.
 RAYFORD, LOUIS—12 months, Chain Gang, Atlanta, Ga.
 ROGERS, EARL J.—2 years, State Penitentiary, Jefferson City, Mo.
 RUEMKER, WILLIAM—Held on burglary charge, St. Louis, Mo.
 VOSS, WINSTON—Paroled, Los Angeles, Cal.

Burglars

ROGERS, CARL—7 years, State Penitentiary, Jefferson City, Mo.

Holdup Robbers

BENNETT, OSCAR—Released, insufficient evidence, Los Angeles, Cal.
 BRANDON, CLYDE—Life imprisonment, State Penitentiary, McAlester, Okla.
 BYSTROM, ARTHUR—21 months, United States Penitentiary, Atlanta, Ga.
 COOPER, HERBERT—Indeterminate sentence, State Penitentiary, Waupun, Wis.
 CURTIS, ATWELL—Released, found insane, Los Angeles, Cal.
 McDONALD, BERNARD—Indeterminate sentence, State Penitentiary, Waupun, Wis.
 RATLIFF, MARSHALL—99 years, State Penitentiary, Huntsville, Tex.
 TAYLOR, B. L.—5 to 10 years, State Penitentiary, Walla Walla, Wash.
 TOWNLEY, CECIL—5 to 40 years, State Penitentiary, Stillwater, Minn.
 WHEELER, GLENN—Released, made restitution, San Francisco, Cal.
 WHITEHEAD, JACK—Life imprisonment, State Penitentiary, McAlester, Okla.
 WIDGER, M. C.—15 years, State Prison, Charleston, Mass.
 WILLIAMS, MRS. WILLIE MAY—Charges nolle prossed, Minneapolis, Minn.

Statistics of the Protective Department

	Awaiting Trial Sept. 1, 1927	Arrests			Dispositions			Total Awaiting Trial
		Reported Since Sept. 1, 1927	Reported in March	Total	Convicted	Discharged or Acquitted	Fugitives Escaped, Insane or Dead	
Forgers.....	87	101	16	117	73	29	10	92
Burglars.....	12	17	1	18	5	1	0	24
Holdup robbers.	93	117	26	143	71	24	7	134
Total.....	192	235	43	278	149	54	17	250

PROTECTIVE SECTION AMERICAN BANKERS ASSOCIATION JOURNAL

*Strangers Are Not Always Crooks, but Crooks Are Usually Strangers. Stop
Cashing Checks for Them Without Reliable Proof of Identity.*

Persistent Forger Badly Wanted

MM. YEAGER (2844), who is among the trickiest forgers in the country and has made Los Angeles and neighboring cities his hunting grounds since 1921, has deserted the coast and last operated in Liberty, Mo.

When reported in the January, 1928, issue of this section under the caption "Know Your Customers," Yeager had posed as a legitimate bank customer. At that time he would deposit checks to the account of a known customer, saying he had left his passbook at home, and would request receipts for the deposits. Using the receipts as a means of identification, he would proceed to the paying teller's window and there would be allowed to draw against the account.

Yeager has since changed his method of operation slightly. In one case he opened an account using the name of J. O. Elwing, who had formerly carried an account at another bank. The specimen signature which Yeager gave as his own was really a simulation of Elwing's signature and when this signature card was sent to the bank where Elwing had



M. M. Yeager

carried his account, it was approved and returned as being genuine. After opening the account, Yeager proceeded to negotiate a number of forgeries on other banks which were paid through the clearings in the usual course of business.

Another method used by Yeager was to open an account with a check bearing the forged certification of another local bank. This check would be for several thousand dollars, and on opening the account Yeager would be permitted to withdraw about \$200 leaving the balance to be credited to his account. His forgery of the bank official's name to the certification was so good that the bank at which the check was presented did not question its validity.

His photograph is again reproduced here, and members are requested to keep it in a prominent place in the New Account Department, so that when he visits another bank he will be recognized and apprehended.

Yeager is described as between 45 and 50 years of age, 5 feet 8 inches tall, weighing 150 to 160 pounds; has medium complexion, blue eyes, brown hair, smooth shaven. Fairly well dressed.

Contents Noted by

President _____
Vice-President _____
Cashier _____
Assistant Cashier _____
Paying Teller _____
Receiving Teller _____
Guard _____

MAY, 1928

Vol. XX No. 11

Telegraph Hotels Non-Payment Collect

ON the front cover of the February, 1928, issue of this Section we outlined the difficulties experienced by hotels in accepting bad checks presented by their guests. That article was written under the same title which appears above and explained an agreement between our Protective Committee and the American Hotel Association whereby the drawee bank was urged to telegraph hotel indorsers on such checks, *after safeguarding its interest by sending the usual protest or advice to the deposit bank.*

Since the publication of that article many banks have overlooked the advantages of wiring hotels "collect." We have been advised of several instances where hotels could have effected arrests if notice of non-payment had been telegraphed by the drawee banks, and the apprehension of such operators is of benefit to the banking fraternity as well as the hotel association.

Thus a source of annoyance to the banks drawn on is removed and often criminals who defraud hotels also list banks among their victims. Therefore, we repeat the procedure agreed upon as follows:

Upon refusing payment of a "no account," "N. S. F.," forged or raised check which bears the indorsement of any hotel, the drawee bank is requested to telegraph the hotel indorser, collect, giving the reasons for non-payment. Such telegraphic notice should not be a substitute for, but a supplement to, the sending of the usual notices, protests, or advices by the drawee or bank presenting any such check directly to the drawee.

Regardless of whether or not the indorsing hotel is a member of the American Hotel Association, the latter organization has agreed to assume and pay to member banks "any and all unpaid telegraph charges which may be incurred by . . . banks . . . when notifying hotels throughout the United States and the provinces of Ontario and Quebec in the Dominion of Canada, with reference to the non-payment of bad checks . . ."

Of the hotels, outside the Continental United States, it should be noted that this agreement applies only to those located in the provinces of Ontario and Quebec, Canada. Careful note should

also be taken of the fact that this agreement applies to hotels only.

If all banks would use this method it would result in placing many more check crooks at a safe distance from banking and its millions of customers. Therefore, every bank is urged to follow as far as practicable this procedure when returning unpaid any check which bears the indorsement of a hotel in the United States or the provinces of Ontario and Quebec in Canada.

A number of hotels have advised, since the publication of this agreement, that notices of non-payment were being received by telegraph, but the messages were unduly long and the collect charges proportionately excessive. It is, therefore, suggested that in phrasing these non-payment telegrams only the details necessary to identify the check be given such as "Check fifty dollars J. H. Hunter returned no account."

Forgeries Passed Through Fur Dealers

A GANG of forgers that has been operating intermittently in New York City since the first of the year has obtained about \$23,000 by negotiating their checks through fur dealers.

These fellows resort to the old method of stealing customers' cancelled vouchers and statements when they are returned through the mail. The crooks then have business cards printed, bearing the name of the bank's customer, which represent him as a furrier. Their next step is to negotiate for the purchase of several thousand dollars' worth of fur coats, giving one of the forged checks in payment. Of course, they do not obtain the furs at the time they leave the check, but tell the firm with whom they are dealing that they will return in several days for their furs allowing time for the check to clear meanwhile.

Under these circumstances there are practically no clues on which to work to locate these men. In one or two cases checks negotiated by them bore somewhat irregular

signatures and were returned for that reason by the banks on which they were drawn. As all checks passed by the gang are payable to a furrier, and as the maker of the check in most cases is not a fur dealer himself, members receiving such items during the next month are requested to communicate with their depositor by telephone to determine the validity of the check. If they learn it is a forgery, they should notify our agents, who will then have an opportunity of apprehending the operators.

Still at the Fake Deed Game

HENRY WILLIAMS is the newest addition to the long list of aliases used by WILLIAM COOPER (1850), a negro who has been defrauding banks throughout the country since 1914. A recent operation at Ocean City, N. J., is the first to be reported since that described in the September, 1925, issue of this section under the caption, "Cooper's Deeds."

At Ocean City, Cooper followed his old game of visiting a bank, where he opened an account with a draft on the City National Bank of Dallas, Tex., stating that he had recently been pensioned by the Government after serving thirty years as a Sergeant in the Thirtieth Infantry of the United States Army. At the same time he presented a deed for the conveyance of four city lots in Dallas to the Gulf, Colorado & Santa Fe Railroad Company, stating that he had inherited this property a short time before.

In consideration of Cooper's representations, which had every indication of being authentic, the bank in Ocean City gave him cash for a \$78 check when he stated that he



William Cooper

would like to have an advancement of this amount to pay an expressman for some work.

Cooper has been telling this story so often that he almost believes it himself, and can tell it without arousing suspicion. Members coming in contact with him are urgently requested to cause his arrest, as he is wanted in Baltimore, Md., where he has been under indictment since Jan. 5, 1921, on a charge of forgery and false pretense.

Although this photograph was taken about fourteen years ago, it is said to be a very

good likeness of Cooper at the present time, but he naturally appears somewhat older. His description follows: 55 years of age, 6 feet tall, well built, weighing about 200 pounds; has one or two prominent upper gold teeth and wears a cap, work clothes and a black overcoat.

Reward for Embezzler

A REWARD of \$500 is offered by the Bank of Crescent City, Crescent City, Fla., for the arrest of E. J. BOHANON (3200), former cashier of that institution, who absconded with bank funds. Bohanon is reported to have left Crescent City in a blue two-door, closed Chrysler car with a trunk on the back. The license number of this machine is No. 338-617, Serial No. WE-73-IS, Motor No. G-114177.

Bohanon is said to be a Mason and an Odd Fellow. He is about 28 years old, 5 feet 8 inches tall, weighs 185 pounds, has ruddy complexion, medium dark hair, handsome. Anyone coming in contact with him is requested to immediately cause his arrest and notify Sheriff R. J. Hancock, Palatka, Fla., or the Crescent City bank.

Short-Changing Sneak Thief



Pietro Stevenson

PIETRO STEVENSON (3223), a Bohemian, has been identified through his photograph as having worked a combination short change and sneak theft game to defraud a Rochester, N. Y., bank of \$500. The same method was used in several New Hampshire towns just a year ago.

Stevenson placed fourteen \$100 bills and two \$50 bills in front of the bank teller and, speaking in broken English, asked that he be given bills of smaller denominations. The teller handed him \$1,500 in \$20 bills, which were made up in packages of \$500 each. He tore the paper straps from the \$20 bills, piled them up in front of the teller, then returned them to him. The teller, unable to understand what Stevenson wanted, took him to an officer of the bank along with the \$1,500 and left the money on the officer's desk. Stevenson told the officer that he was about to return to his native country and wanted \$500 for himself and \$1,000 in small bills with which to pay his employees. This request was then complied with, and Stevenson left the bank. Upon balancing his books at the end of the day, the clerk discovered he was short \$500. It is supposed that Stevenson succeeded in secreting a package of the \$20 bills as he returned them to the teller.

Stevenson is a Bohemian, but looks very much like an Italian. He is 44 years old, 5 feet 9 inches tall, weighs 200 pounds, dark complexion and black hair, large mustache, neatly dressed. He pretends to have only a meager knowledge of English, but his words are understandable. Stevenson is wanted by the Chief of Police of Rochester, N. Y.

JOHN WILSON (3224) has been traveling throughout the South, where he is passing bogus checks drawn on the Louisiana National Bank, Baton Rouge, La., which are ostensibly issued by the Bohn Lumber Company, Hammond Lumber Company or the Gardner Lumber Company.

A Robbery Thwarted

A MOST satisfactory daylight holdup—from the banker's viewpoint—was staged recently at Los Angeles, when one of the bandits was shot and killed by a sharpshooting guard, and two other gunmen were captured.

Upon entering the bank, the bandit trio threatened and lined up seven employees, but they overlooked the guard stationed on the mezzanine. He saw them, however, and used his gun effectively. One bandit was killed outright. The other two were so frightened that they dropped their pistols, showing what manner of men most criminals are when met by capable resistance.

The guard received rewards totalling more than \$4,000.

POSING as bank customers is becoming a common scheme of bogus check operators. One way to combat them is to examine the records when anyone not definitely known to the teller presents a check, and to adhere to the rule of not advancing funds on uncollected items.

Gangster Turns Forger



Daniel Ahearn

DANIEL AHEARN (3199), a gangster of New York's East Side, made his debut in the forgery ranks when he recently negotiated a check for a small sum in New York City. Since then he is believed to have paid a visit to Chicago, where he will probably finish his novitiate, and be admitted into the ranks of professional forgers.

A Correction

THE article appearing on page 2 of the April, 1928, issue of this section under the caption "Kanner's Four Pals at Large" incorrectly stated that **JIMMY BARKER** (3185) was at liberty at the present time. He was sentenced to serve from 3 to 7 years in the State Penitentiary at Waupun, Wis., last June.

Swindler Has Stolen Securities

JOHN P. COLLINS (3187), alias Charles H. Gray, a veteran swindler, is reported to be in possession of a number of securities stolen from the Buffalo, N. Y., post-office. The securities include twelve \$1,000 Standard Oil Company of New York interim receipts for 25 year 4½ per cent debenture bonds due 1951, numbers M28455, M-28456, M-28492 to M-28501 inclusive; also, seven \$1,000 North American Cement Corporation, S.F.G. debenture bonds, series A, 6½ per cent, due 1940, numbers M-5663, M-5664, M-6502 and M-2411, three \$1,000 Florida Power & Light Company First Mortgage gold bonds, 5 per cent series, due 1954, numbers M-40175, M-40176 and M-40177, and the following stock certificates:

Number C-56647, for 100 shares Chrysler Corp., common stock.
Number C-1649, for 20 shares American Brown Boveri Electric Corp., preferred stock.
Number 72309, for 50 shares Hudson Motor Car Co., stock.
Number 46112, for 100 shares B. F. Goodrich Co., common stock.

Collins has already negotiated other securities which were among those stolen by offering them as collateral on a loan. His method is to open a small savings account and rent a safe deposit box. During the next six months he pays frequent visits to the bank, making small deposits or withdrawals, also depositing or withdrawing papers from his safety box. In this way he becomes acquainted with all of the em-

ployees of the bank, and after about four months, he starts talking to the bank employees about real estate, frequently expressing his desire to purchase a small home in the village for himself and his wife.

Having talked real estate for about two months, he makes application for a loan of \$1,500 supposedly for the purpose of making an initial payment on a home. The loan is approved, and Collins gives stolen bonds as collateral. He disappears very shortly after obtaining the loan, and fails to appear when it becomes due three months later. The fact that the bonds were stolen is not discovered until the bank attempts to sell them.

Collins has probably moved on a few hundred miles to lay the foundation for a repetition of this swindle. Members are requested, should they have any similar transaction, to compare the bonds offered as collateral with the stolen securities listed above. If it is discovered that the collateral offered is stolen, the local police and the U. S. Postal Department should be immediately notified.

Collins is 67 years old, 5 feet 10 inches tall, weighs about 175 pounds, smooth shaven, has gray hair, walks with slight stoop, good dresser and good talker. He sometimes says that collecting old coins and stamps is one of his hobbies, and can discuss these things intelligently. A very noticeable peculiarity about him is that his lips are always puckered, as if about to whistle.

An Unusual Check Scheme

A RATHER unusual scheme for passing bogus checks has been reported twice in the last month. Presumably the operations were by different persons, the first being in Jersey City, the second in Cincinnati.

In the first case, ROBERT E. CALVERT (3188), went into the bank in question and inquired for one of the officers who had recently returned from Honolulu and had again left town. Calvert seemed very much disappointed that the official was not in, saying he was an army officer and had returned from Honolulu with the official, whom he had known for a long time. He then mentioned that his letters of credit and other credentials were in a trunk which had not yet reached him, and that he needed money. In view of these representations another officer of the bank accepted a sight draft which Calvert drew on the First National Bank of Honolulu for \$75. When the bank officer whom Calvert claimed as a

friend returned he said he had no idea who Calvert was.

In the Cincinnati case the operator was GEORGE N. BLAIR (3189), who was formerly connected with a bank at Jacksonburg, W. Va. He inquired for one of the officers of the Cincinnati bank, whom he claimed as a personal friend, and learned that this official was out of the city. He then made that casual remark heard from all such operators that he had not sufficient funds on hand, and requested that the Cincinnati bank cash a \$25 check for him. This request was also granted.

Blair's description is not available, but Calvert, who is believed to have worked this scheme often, getting his knowledge of bank officers' movements from ship news reports and social items in the newspapers, is described as 35 years of age, 5 feet 10 inches tall, weighing 170 pounds, brown hair, dark eyes, well dressed, military bearing.

An Insurance Agent's Fake Checks

SINCE CHARLES W. COOKE (2503), was reported on page 4 of the December, 1927, issue of this section he has traveled south, his last transaction having been reported from Victoria, Va., where he passed forged checks drawn on the Mountain Trust Company, Roanoke, Va.

As stated in previous articles, Cooke's knowledge of the insurance business is so extensive that he is able to deceive officials of such companies. He usually visits an insurance company executive, and as part of his story says that he was formerly a member of the Massachusetts Insurance Commissioner's staff, is on an automobile trip and has run short of cash. He then requests that a check be cashed. In view of his representations, which his conversation strongly indicates to be true, he usually gets the money.

The bank reporting his activities at Victoria, where he operated under the name of B. A. Davis, states that in 1909 he was president of a reputable business college of Rich-



Charles W. Cooke

mond, Va. At Victoria he was accompanied by a man named Giles.

Although Cooke has grown a short gray mustache since the accompanying photograph was taken, it is believed to be a good likeness of him at the present time. Cooke is further described as about 50 years of age, 5 feet 10 inches tall, weighs 190 pounds, has large frame and features, light complexion, grayish hair, high cheek bones.

Raised Stock Certificates

ANOTHER example of the necessity of investigating collateral was recently noted in New York and New Jersey, when two banks made loans totaling \$116,000 on collateral which later proved to be raised stock certificates. The banks in each case had been doing business with the borrowers for several years and evidently considered the collateral genuine in view of this fact. It appears that the bank's customers really had no criminal intent themselves, having received the raised stock certificates in a business transaction which they believed to be legitimate.

CHARLES RILEY (3220), who posed as president of the Erusaelp Realty Corporation, opened an account under that name at a Brooklyn, N. Y., bank, and started a \$300,-

000 proposition which evidently was for the purpose of facilitating his negotiation of a \$350 bogus check. When the account was opened in the firm name with a \$50,000 check on a Scranton, Pa., bank, Riley informed the bank officials with whom he was dealing that he was issuing \$300,000 in bonds which were secured by a one million dollar coal contract, and that his corporation had signed a contract to purchase a block of six-family houses which were owned and constructed by one of the bank's clients. Subsequently, he ordered a title search in connection with this deal. In the interim, however, he succeeded in cashing the \$350 check which was returned, "Insufficient Funds."

The fraud was discovered on the day of title closing, when Riley failed to make an appearance. The \$50,000 check was also returned, "Insufficient Funds," and in addition

Be on Your Guard!

UNCOLLECTED items are dangerous when presented by strangers. For your own protection don't advance cash on such items unless they bear endorsements that you know to be the genuine signatures of responsible persons.

And, for the protection of others, don't under any circumstances issue pass books and check books on the strength of deposits represented by such items.

Simply issue duplicate deposit slips clearly showing that the items listed have been accepted for collection only.

to being defrauded of the \$350, the interested bank received no payment for its title search.

An Itinerant Tailor

A. W. WEST (3190), alias A. Raines, who is one of the most conservative bad check writers ever reported, was recently at High Point, N. C., where his operations, worked on at least seven banks, netted him about \$1,000. A little more than a year ago this fellow opened accounts at banks in High Point and nearby cities under the names of A. W. West and A. Raines. He carried a small balance with each of these banks, and conducted his negotiations in a legitimate way until March of this year. Then he went into each of the banks and deposited a \$150 check, obtaining \$50 in cash, the other \$100 being credited to his account. A few days later he repeated the deposits by giving the bank a \$500 check and another for \$76.50 drawn on one of the other banks at which he had an account. To each bank he stated that he intended opening a savings account, but would not do so until the first of the quarter, when the funds had been collected. He then cashed a personal check for \$110 at each bank. All of these items were returned through the clearings with the notation "insufficient funds." Needless to say, the last time he was seen by any of these banks was when he made his final withdrawal.

West claims to be an itinerant tailor, taking mail orders for suits. He is 40 to 50 years of age, very short and rather thin, a good talker and very polite.

*W. West
One Hundred
and Fifty*

A Roundup of Swindlers



C. C. Emmett

C. C. EMMETT (1980), dignified, business-like and successful bogus check operator, who has been operating for at least five years, is under arrest at New Orleans. A photograph of Emmett, taken at New Orleans, which is naturally a more recent one than that which appeared in the February, 1928, issue of this section, is reproduced here. Members recognizing him are urgently requested to have their local authorities lodge detainer warrants at New Orleans, so that in the event he obtains his release there due to any technicality, they may have an opportunity of prosecuting him.

Emmett has been able to defraud banks from the Central States to the West Coast, while posing as an advertising agent of the Standard Oil Company, General Motors Company, Dodge Brothers and City Service Company, Inc. When passing checks ostensibly issued by one of these companies, he presented a form of identification which specified the reason for issuing the check, also the territory and department in which he was working. His Standard Oil Company checks, which he frequently used on the coast in the latter part of 1926 and the early part of 1927, designated him as a geologist, and members reporting his activities at that time stated that he was familiar with the subject of geology.

Emmett sometimes, but not always, wears a mustache and eye glasses. When arrested at New Orleans, he gave his occupation as a sales engineer. He is 37 years old, 5 feet 10 inches tall, weighs 165 pounds, well built, has greyish brown hair, brown eyes, florid complexion. He said he was born in Toledo, Ohio, and his present home was at Kansas City, Mo.



Louis B. Slater

THE recent arrest at Dayton, Ohio, of LOUIS B. SLATER (2530), the leader of a national band of bond counterfeiters

and swindlers, and IRVING KATZ (3191), one of his associates, will end their operations which have been reported for two years in the Central States. At the same time that these fellows were arrested, Alfred E. Wurzburg alias BRUCE GREGG (1370), who has some undetermined connection with this band as the passer of many checks ostensibly issued by Shredded Wheat Company, Pet Milk Company and a number of other well known business firms, was extradited to Erie, Pa., where he pleaded guilty and was sentenced to the State Penitentiary at Pittsburgh for eight years. These arrests



Irving Katz



Bruce Gregg

recall the negotiation of counterfeit Chicago Varnish Company bonds and others in the latter part of 1926, when MILES GEBOTT (2942) was arrested at Detroit, Mich.

Slater, who is 42 years old but appears to be younger, sometimes wore a gray wig and eyeglasses, which were found in his possession at Dayton, together with \$21,000 in counterfeit bonds of the Tonawanda Paper Company and an assortment of notary public seals, trademark insignia, bond paper, etc. Some of the other securities Slater and his companions were said to have negotiated were Chicago Public Service Company and Oregon Timber Company bonds.

Photographs of these men are reproduced here, and members recognizing any of them are requested to have their local authorities lodge detainer warrants against them so that in the event they manage to escape jail sentences in connection with the present charges they may be prosecuted on others.

ARTHUR E. FLETCHER (2903), who is better known as William G. Bumgardner, the alias he used in his many operations throughout the South last year, is under arrest at Versailles, Ky., where an alert bank teller recognized him through the

form of his checks which have been reproduced frequently in this section, the last one appearing on page 5 of the March issue together with his photograph.

Fletcher had been very successful in his operations in West Virginia, Ohio, and neighboring states. He opened an account with one of his checks bearing the fictitious firm name William G. Bumgardner & Company, dealers in wool, furs and ginseng, and drawn on the State Bank and Trust Company, Charleston, W. Va. He was usually permitted to make withdrawals shortly after opening an account by giving some story such as needing a small sum for immediate expenses.

Fletcher is about 60 years of age, 6 feet tall, weighing 160 to 170 pounds; has ruddy complexion, dark hair and mustache turning gray; rather shabbily dressed; appears to be a laborer. Members recognizing him as having defrauded them should immediately have their local authorities lodge detainer warrants at Versailles, because the charge against him there is only an attempt to defraud, and he may be released within a comparatively short time.

CHRIS ABBOTT (2497) will not defraud any more banks during the next year at least, as he has been sentenced to the penitentiary at Columbus, Ohio, to serve one to three years.

Following his arrest at Atlanta, Ga., as reported in the March, 1928, issue of this Section, he was extradited to Cleveland and convicted on one of the many bad check charges against him.

Abbott's usual game was to obtain a position with an automobile sales agency as manager or salesman, and through an introduction by someone in the firm, open a bank account. He would keep the account active for several weeks, then deposit a forgery against the account of his employer, also checks for large amounts on out of town banks, and attempt to draw against these items before they were returned with the usual protest. If members recognizing this fellow as having defrauded them will take enough interest to have their local authorities lodge detainer warrants at the Ohio State Penitentiary, he can be further prosecuted on his release; otherwise, he will undoubtedly renew his operations.

Abbott, who sometimes posed as a doctor, is 43 years old, 5 feet 7½ inches in height,



Chris Abbott

weighs 170 pounds, has sandy complexion, reddish brown hair, thin on top, blue eyes and a small sandy mustache. He is well groomed and makes a dignified and pleasing appearance.

LUCIAS A. PARMALEE (3123), international swindler and forger, who has been defrauding American and Canadian banks for more than ten years, was recently arrested at Vicksburg, Miss., and returned to Hamilton, Ontario, where he faces charges of victimizing several banks during the last Christmas season.

As reported in the March, 1928, issue of this section under the caption "Wanted in Canada," Parmalee opened accounts at the Hamilton banks several months before Christmas. He kept them active for a while, and had a small check certified at each bank. Shortly after, he withdrew practically his entire balance and waited until Christmas week, when he presented forged certified checks, the certifications having been copied from the genuine checks which he previously had certified.

Members recognizing Parmalee are requested to have their local authorities lodge detainer warrants at Hamilton.



Edward Siegel

EDWARD SIEGEL (3192), who posed as a butcher but is better known to the police of Baltimore, Md., as a bogus check operator, agrees with the superstitious that Friday the 13th is an unlucky day, for it was then that he attempted to cash some "no account" checks and was placed under arrest.

Siegel opened an account at a Baltimore bank under the name of Hyman Bernsky by depositing two checks, one on the Capital City Trust Company for \$975 and another for \$810 on the Trenton Banking Company, both of Trenton, N. J. He then went to another Baltimore bank and opened a second account with checks similar to those used in his first transaction. When he returned to the first bank later in the day to make a withdrawal, he found detectives awaiting him, as the drawee banks had been communicated with and had advised that the checks were bogus. Members recognizing Siegel as having defrauded them are requested to have their local authorities lodge detainer warrants against him at Baltimore to prevent a renewal of his activities when he is released, which will be before very long in view of the fact that he did not obtain any money in these transactions. He is described as 35 years of age, 5 feet 10 inches tall, weighing 204 pounds, dark chestnut colored hair, blue eyes, florid complexion, one upper right tooth gold.

Bank Robbers Jailed

JAMES SHANNON (3221), alias J. S. Williams, who learned the holdup business on the moving picture lots of Hollywood, Cal., where he sometimes worked as an extra, and then joined forces with a Chinese, **JOE WYSONG (3222)**, in actually holding up about ten banks in California and Utah, was recently arrested in Colorado Springs, Colo. In addition to the holdup charges, some of which he has admitted, Shannon is said to be responsible for one murder. He has been returned to Salt Lake City, and sentenced to an indeterminate sentence in the Utah Penitentiary.

FRANK MORAN (3195), a veteran stick-up man, and **THOMAS M. TAGGART (3196)**, an apprentice who has a record of only three jobs, are under arrest at Oakland, Calif., where they admitted holding up three banks, the first in January, the second early in February and the third in the latter



Albert Ricks

part of February. They allege they were assisted by **ALBERT RICKS (3197)**, who is now being sought. He is 28 years old, 5 feet 8 inches tall, weighs 160 pounds, medium build, blind in left eye.

Warnings

T. F. CREWS (3201) is reported from T. Orange, Tex., where he opened an account with \$25 in cash. The following day he again visited the bank early in the morning and withdrew \$20. Returning a few hours later he cashed a \$25 check, the full amount of his previous day's deposit, thus victimizing the bank through withdrawals not being posted promptly. When opening the account Crews gave his address as "General Delivery, Orange, Texas," and said he was employed as title man for the Houston Oil Company. Investigation proved this was untrue. Crews, who also uses the alias James E. McKinzie, is 27 years old, 5 feet 10 inches tall, weighs 160 pounds, dark complexion, heavy eyebrows, firmly set jaw, quiet and deliberate in his manner and slow in movement.

HARRY GOLDEN (3203), a bogus check operator, succeeded in defrauding a New York City bank with the old game of obtaining funds on an uncollected item, when he opened an account. His bogus checks were drawn on the Merchants Newark Trust Company, Newark, N. J., and the Chatham Phenix National Bank and Trust Company, New York City. The checks on the Newark bank were signed E. P. Preslow. He also used the alias F. H. DeMarr.

C. L. GOULD (3204) lays an extensive foundation for what appears to be a big operation then, after all his pains, passes only \$5 checks, according to a report from a Wilkes-Barre, Pa., bank. Gould appeared in that city several months ago saying he was considering the purchase of a factory in a neighboring town. After going into detail regarding the purchase of the factory, he left Wilkes-Barre saying he probably would return in the spring. He recently reappeared at the Wilkes-Barre bank and made further inquiries regarding the purchase of the factory and incidentally, cashed a \$5 check before he disappeared. He did not come back, but his check did. It was drawn on a bank at Elmira, N. Y., where he had no account. A specimen of his handwriting is reproduced as an aid to identification.

C. L. Gould

War Buddies' Bad Checks



Fred B. Hyde

A LITTLE more than a year ago, the Tulsa, Okla., newspapers carried a human interest story which told how **FRED B. HYDE (3206)** and his former war buddy **ERNEST ALEXANDER WALKER (3207)** were under arrest in that city, and how Hyde shouldered all the responsibility to save Walker from jail because he was in poor health.



Ernest Alexander Walker

The charges against the pair were that they had defrauded a number of banks, hotels and merchants throughout the country and in Mexico with bogus checks, and stock certificates of the Golden Eagle Mining Company, Tulsa, Okla., and the North American Silver Lead Corporation. They posed as officials of the Mexican division of the latter organization which was supposed to be located at Morelia, Mich., Mexico. In addition to their mining pose, they frequently used the name of Miguel Estrada, a banker of Morelia, Mich., Mexico, whose signature they forged on more than one occasion. The sentimentality aroused by Hyde's heroic gesture, and the condition of Walker's health resulted in the court sentencing Hyde to one year in the penitentiary, and suspending sentence on Walker.

It was not long before Walker renewed his operations with the aid of a new partner, CHESTER A. PARVIN (3208), and since Hyde's release a short time ago, he has returned to his old tricks and is now issuing bogus checks at Aguas Calientes, Mexico, which are drawn on the First National Bank of Buffalo, N. Y., on a check form which reads: "United Mining & Smelting Company, Juarez, Chihuahua, Mexico." These items are on a voucher form and bear the notation "For Expenses" above the signature, E. Walker, E. M., Treasurer. As Hyde and Walker may again join forces or operate separately, photographs of both are reproduced here.

Walker is 48 years old, a trifle more than 6 feet tall, slender build, weighing about 142 pounds, sallow complexion, dark brown hair, and bluish gray eyes. He claims to be a miner as does Hyde, who gives his full name as Fred Bryon Hyde. The latter is about 30 years old, 5 feet 9 inches tall, medium thin build, weighing 140 pounds, chestnut colored hair and blue eyes.

FRED JACKSON (3209), who represents himself to be a painter and dresses accordingly, defrauded a Philadelphia bank with bogus checks on the Harvard Trust Company, Cambridge, Mass., and the North-eastern Title and Trust Company, Philadelphia. He opened his account with several hundred dollars in cash. Later on the same day he made an additional deposit of several hundred dollars in cash and a few days later drew a check for the greater part of his balance, apparently for a payroll. After a lapse of a few more days, he deposited several hundred dollars in cash followed by his check on the Harvard Trust Company. The same day he withdrew the greater part of his cash balance and during the noon hour when a relief teller was on duty, he cashed an additional check for \$400 on the North-eastern Title and Trust Company, over-drawing the account several hundred dollars. It is believed that Jackson defrauds several banks in each city at the same time. He is 40 years old, 5 feet 9 inches tall, weighs 160 pounds, dark complexion.

C. H. JOHNSON (3210) represented himself in Galveston, Tex., as an agent of the National Surety Company to facilitate his forgery transactions. His checks were drawn against the account of the National Surety Company on a Dallas bank. Johnson is familiar with the insur-

ance business, and talks intimately about its various phases. He carries a portfolio of specimens of various forgery bonds, also facsimile copies of raised checks and other equipment of that kind. It is probable that Johnson was either connected with a surety company at one time, or stole his credentials, and member banks particularly in Texas and neighboring states, are warned to watch for him. He is about 30 years old, 5 feet 10 inches tall, with a rather florid complexion.

LEONARD KAISER (3212), alias Leonard Meyers, has been traveling through the east, where he passed a number of bogus checks. In Bridgeport and Hartford, Conn., he drew on the American Exchange-Irving Trust Company, New York City, and was permitted to obtain cash before the checks were returned. Leaving Connecticut, Kaiser visited several cities in New Jersey, where he negotiated checks under the name of Richard Elliott, drawn on the Hudson Trust Company, Union City, N. J. Each of his checks was for \$89.50. Kaiser is 30 years old, medium height and build.

CHARLES G. KING (3213), posing as an oil lease broker, defrauded a bank at Holdenville, Okla., with a bogus check when he was introduced by one of the bank's customers, with whom he was negotiating some leases. He first deposited a check for collection, then, just as he was about to leave, asked that the teller cash a \$25 check for him stating that he needed that amount for current expenses. The bank's customer also requested the bank to cash the check for King, as he believed his transactions to be legitimate. Later in the day, he left for a neighboring city saying he would return the next day. King's checks are drawn on the National Bank of Commerce, El Dorado, Ark., and signed C. T. Young.

Jerome, Able Penman



Jerome J. Levy

JEROME J. LEVY (3214) has been identified as a professional forger who has defrauded several banks in New York City since the first of the year. He follows the usual game of opening an account with cash and then depositing his forgeries so that they will be paid through the clearings. Although Levy is an able penman, his success is particularly due to the fact that he is permitted to open and maintain a checking account without a proper investigation of his references. Members recognizing him are requested to immediately cause his detention and notify the nearest office of our agents, also the local police. Levy is about 35 years old, 5 feet 10 inches tall, weighs 160 pounds, stocky build, blond curly hair. There is some peculiarity about his left eye.

G. R. MCGREAGOR (3216), alias G. Robert Allen, is reported in Michigan and Ohio passing drafts on the Marine Bank and Trust Company, New Orleans, where he has no account. There is no other information available regarding McGreagor, but it is believed that he is opening accounts with these drafts and attempting to make withdrawals before returns are received. A specimen of his handwriting is reproduced to aid in identification. McGreagor's activities, like a number of others, are becoming constant reminders that banks should be more careful in dispensing with their counter checks, drafts and check books.

G. R. Allen

CHARLES M. MILLER (3217) recently defrauded four banks at Buffalo, N. Y., by presenting checks drawn on another local institution. Miller made several of his checks payable to himself under that name, and signed them Fred A. Myers. However, he also used the names Robert Stewart, C. M. Smith and Charles M. Johnson. Each of his checks was for \$45, drawn on the Marine Trust Company, Buffalo, N. Y. Miller is about 30 years old, 5 feet 6 inches tall, slim build, weighs 130 pounds.

Miller Now Is Jackson

THE reason many men form the habit of roaming about the country at the expense of banks, by passing bogus checks, is fairly well shown by the activities of **FRANK MILLER** (3010), alias Otis Brooks, whose operations have been reported again. Probably Miller has been working this game for many months, although his recent work at Plummer, Idaho, is the first reported since last fall.

Miller, as reported in the November, 1927, issue, of this section, was then defrauding banks in the state of Washington, with checks drawn on the Stockmens National Bank, Nampa, Idaho. He has returned to the latter state where he is continuing to operate under the name of Earl Jackson. This crook opens an account with one of his bogus items and attempts to draw against it before it has cleared. At Plummer he was introduced at a bank by one of its youthful customers, who had made Jackson's acquaintance only a short time before. When opening the account Jackson stated he was going to work on a ranch owned by the father of the man who introduced him, and in consideration of this fact he was permitted to cash a \$25 check on depositing a \$175 item for collection.

Both of these checks were drawn on the Farmers & Merchants National Bank of Coquille, Ore., and were returned with the usual notation, "No such account." Miller's age is not reported, but he is described as a Scandinavian, 6 feet 2 inches tall, light hair, scar on forehead about 1¼ inches long.

GEORGE E. MILLER (3218) is reported from Idaho Falls, Idaho, and Sheridan, Wyo., where he opened accounts with \$15 in cash and a \$75 check on the Minnequa Bank of Pueblo, Pueblo, Colo. A day or two after opening this account, he with-

drew his cash balance and attempted to draw against the checks on the Pueblo bank, which were later returned "No Such Account."

Veteran Again Active



Charles L. Norton

CHARLES L. NORTON (1871), who has been passing various forms of bad checks since 1919, is again active. His latest transaction is reported from Philadelphia, where he used the same method of operation he has been employing since 1925. Posing as an advance agent of the Adams Construction Company of Chicago, Ill., and Baltimore, Md., he visits a large food supply concern and arranges for it to furnish supplies for workmen, who he says are soon to start on a local construction job. During the course of the negotiations Norton attempts to obtain the signature of an officer of the supply company for the purpose of forging it as an indorsement on one of his bogus checks, which may be drawn on almost any bank in the country. An old photograph of Norton, which is said to be a fairly good likeness of him at the present time, is reproduced here. He is about 45 years old, 5 feet 11 inches tall, weighs 175 pounds, medium complexion and gray hair. He is a narcotic addict.

WALTER G. PLATT (3219) visited a business exchange agency in St. Paul, Minn., and apparently convinced them of his responsibility. He spent considerable time with some member of the agency, through which he was introduced to a publishing firm. Platt negotiated with this firm for several weeks, saying that he desired to invest in their company. He appeared thoroughly conversant with the printing and publishing business and conditions in general. He also stated that he was a stockholder in various large corporations, and produced what purported to be certificates of stock in the companies in question. He then induced a member of the firm to advance him more than a thousand dollars when he presented a bogus draft ostensibly issued by the Mercantile Trust and Savings Bank, Quincy, Ill., on the Hanover National Bank, New York City. Members receiving any such items should immediately notify their customers.

OLIVER RIDER (2418), seems to have taken a vacation of a year and a half, as his recent operation in Wallkill, N. J., is the first of his known activities since he was reported in the October, 1926, Protective Section. Rider's newest name is Louis Fitzmon according to his bogus certified check drawn on the Clinton Trust Company, Newark, N. J., which he negotiated at Wallkill. Rider is about 30 years old, 5 feet 7 inches tall, weighs 145 to 155 pounds, dark eyes and hair, smooth shaven.

Male Nurse Thrives



Harry Watson

HARRY WATSON (2812), who was last reported in the July, 1927, issue of this section under the caption "Male Nurse Active Again," seems to be living on the fat of the land, according to a comparison of his photograph which appeared in the July issue with that reproduced here. This picture was recently taken at Oakland, Cal., where Watson was arrested on a worthless check charge, but through technicalities served only ten days.

Watson, according to his various employers, is a very capable nurse. He obtains a position in that capacity, and his employer introduces him at a local bank, where he maintains a checking account making legitimate negotiations during the period of his employment. When his services are no longer required, however, he forges the name of his employer to a check, which usually is paid, in view of the fact that he has been properly introduced. Watson is 43 years old, 5 feet 5½ inches tall, weighs 203 pounds, brown hair and brown eyes.

J. B. Saunders Busy

J. B. SAUNDERS (2370), the versatile swindler whose activities have received considerable publicity in this section in the last year, is still defrauding banks. His latest fraud was committed in Alexandria, La., where he represented himself as a manager of the Sinclair Oil Company of Louisiana. The banker who cashed Saunders's bogus check advises he is a smooth talker, well versed in national politics and a booster of Al Smith for president. However, his political alliance probably changes with the territory he visits. The Alexandria banker further describes him as about 40 years old, 6

feet tall, weighs 150 pounds, sandy hair and ruddy complexion. The warning carried in the July, 1927, issue showed that he claimed to be an inspector representing the Seaboard Air Line Railroad Company, Gulf Division. At that time he was drawing on the First National Bank, Biloxi, Miss., but as it is evident that he prints his own checks, he can easily change the name of the bank drawn on. It appears that Saunders likes the railroad business, as his activities in Greenville, S. C., which were reported in the December issue were supposed to be in the interest of the Atlantic Coast Line Railroad Company of Wilmington, N. C. Saunders has also negotiated many checks drawn on the non-existent Merchants National Bank, Farwell, Tex.

Stolen Bonds

A CHICAGO bank reports that the following listed bonds were stolen from one of their customers:

\$5,000 Container Corp. 6 per cent—1936—June and Dec. Coupons. 5 Bonds \$1,000 each—Nos. 731, 554, 553, 552, 551.
\$5,000 Container Corp. 6 per cent—1936—June and Dec. Coupons. 5 Bonds \$1,000 each—Nos. 550, 735, 736, 178, 353.
\$5,000 Procter & Gamble 4½ per cent—1947—Jan. and July Coupons. 5 Bonds \$1,000 each—Nos. M2103 to 2107 inclusive.
\$5,000 Rhine-Ruhr Water Service Company 6 per cent—1953—Jan. and July Coupons. 5 Bonds \$1,000 each—Nos. M3678, 3679, 3680, 3684, 3685.
\$15,000 Container Corp. 6 per cent—June and Dec. Coupons—1936. 15 Bonds \$1,000 each—Nos. M170, 171, 421, 429, 472, 950, 949, 948, 754, 441, 779, 780, 256, 137, 38.
\$6,000 Dixon Board Mills, Inc. 6 per cent—June and Dec. Coupons. 6 Bonds \$1,000 each—No. 100 due 1934, No. 172 due 1937, No. 197 due 1938, No. 258 due 1940, Nos. 304 and 305 due 1942.
\$22,000 Container Corp. of Amer. 6 per cent—1946—June and Dec. Coupons. 22 Bonds \$1,000 each—Nos. M492, M673, M381, 11, 717, 613, 910, 382, 718, 614, 671, 371, 615, 672, 384, 825, 616, 670, 380, 617, 369.

Members receiving any of these bonds are requested to notify Campbell and Fisher, Attorneys, 38 S. Dearborn Street, Chicago, or the Chicago Police Department.

The First National Bank of Redmond, Redmond, Ore., reports the theft of a \$500 Liberty Bond of the 4th issue, No D00864984.

Arrests and Dispositions

The record of arrests and dispositions is omitted from this page due to lack of space, but the figures are taken into account in the following table:

Statistics of the Protective Department

	Awaiting Trial Sept. 1, 1927	Arrests			Dispositions			Total Awaiting Trial
		Reported Since Sept. 1, 1927	Reported in April	Total	Convicted	Discharged or Acquitted	Fugitives Escaped, Insane or Dead	
Forgers, etc....	87	117	22	139	100	34	16	76
Burglars.....	12	18	1	19	5	3	0	23
Holdup robbers.	93	143	15	158	88	27	7	129
Total.....	192	278	38	316	193	64	23	228

PROTECTIVE SECTION AMERICAN BANKERS ASSOCIATION JOURNAL

Detective Agents
The William J. Burns International Detective Agency, Inc.

Prevention Still Means Protection

IN past issues of this Section, as well as its periodical reports, the Protective Committee has repeatedly stressed the fact that self-protection has always been a prerequisite to sound banking practice. More so than in other phases of banking procedure, reasonable care in the kind of protection used is imperative, if only to safeguard the lives of bank employees. It is gratifying, therefore, to cite a few recent instances where robbery attempts were thwarted by the use of preventive measures which minimized the jeopardy of innocent lives.

In Lamonte, Mo., though the holdup was successful, the bandits secured less than \$700 because the bank followed the practice of taking from the safe each morning only a small amount of cash, based upon the requirements for the day, then closing the safe and resetting the time lock.

A Los Angeles bank stationed a sharpshooting guard on the mezzanine where he would be unseen by holdup men. When the bandits arrived, they followed the usual custom of ordering the employees to line up against the wall. The guard's shotgun promptly dropped one of the bandits dead in his tracks and the others dropped their weapons and surrendered.

A similar incident occurred in Detroit where a bank had long maintained a guard in an armored balcony. When a man carrying a package presented a note which contained a threat to blow up the bank with a bomb wrapped in the package, the guard was signalled. Covered by the guard's rifle, the crank was easily overcome and another would-be robber was arrested.

Bullet-resisting glass

also frustrated the holdup of another Detroit bank. When covered with a revolver and requested to hand over the bank's funds, the teller felt safe in refusing and dodged aside from his window. Thereupon, the bandit fired at the teller's head, but the bullet failed to penetrate the glass and the bandit barely managed to escape.

A "tear" gas locking device also prevented loss when it defeated an attempt to burglarize a La Pine, Ala., bank. All bolts but one had been loosened and the vault door was about to be opened when the gas was released. Apparently the gas smoked the burglars out of the premises, as the condition of the vault door told its own story. But for the gas, only a few minutes' more effort would have been required to reach the bank's funds.

On May 28, a lone bandit forced the cashier of a suburban Jacksonville, Fla., bank to produce the bank's funds. The banker wisely did as directed until the robber was about to leave the bank, then he grabbed a revolver and fired, seriously wounding his assailant, who is believed to be an escaped convict.

Two masked bandits entered the Bank of Laurel at Wilder, Tenn., on May 18 and surprised the lone cashier with the customary demand to "Stick 'em up!" Self-preservation prompted him to obey this command, but neither his mind nor courage failed him. He sidled quietly to within reach of his faithful "44," which reposed silently on the counter, but spoke eloquently during a shooting foray which followed. With the help of our agents, the bandits and their two advance scouts were apprehended and confessed four days later.

Contents Noted by

President _____
Vice-President _____
Cashier _____
Assistant Cashier _____
Paying Teller _____
Receiving Teller _____
Guard _____

JUNE, 1928

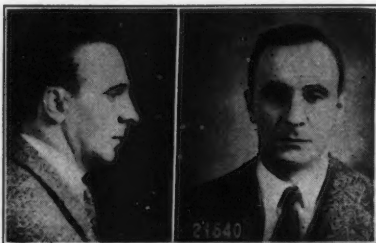
Vol. XX No. 12

Forged "O. K." Swindler Arrested

IF a magazine carried a detective story telling how an alert shop girl outsmarted and caused the arrest of a professional forger who defrauded many banks despite repeated warnings against his system (of which the girl was not forewarned), bankers would probably brand the tale as the purest of fiction. Yet such were the facts in the arrest of PAUL WHITE (3257), active and clever crook whose scheme depended on forging "O. K." initials of officials authorized to so approve checks for banks, hotels and department stores.

White, who has used numerous aliases and is believed to be an accomplice of Charles L. Norton (1871), was arrested at Minneapolis when he presented a bogus check upon which he had expertly forged the "O. K." initials of a department store official. There was only one thing wrong with the forgery; it appeared on the back of the check instead of the front, where the initials of genuine approvals were required.

White recently operated in various cities of the South, and a detailed record of his



Paul White

transactions has been obtained. This record shows White to be a most energetic and daring forger, who would have been apprehended long ago if members followed the suggestion appearing in previous issues. To avoid further loss through similar operations, we again quote our recommendations from the October, 1926, and January, 1928, issues:

"The operations of these crooks have increased

to such an extent that as a solution of the situation we must suggest the greater safeguard of instructing tellers to pay 'initialed' checks only when presented by an employee or bank guard.

"Those authorized to approve such checks should support this procedure by handing the cash to the customer direct. In any event do not permit such checks to be returned to the presenter after they have been initialed, thereby preventing raising of the amount and eliminating the possibility of the initials being forged on another check.

"This procedure is followed by many banks as a matter of courtesy in cashing checks for known customers. It has also proved to be an effective preventive measure against other methods of artful forgers."

The photograph of White, taken in Minneapolis, is reproduced herewith. All members recognizing him as having defrauded them are urgently requested to have their local police lodge detainer warrants against his release with the Chief of Police at Minneapolis. This is necessary to prevent his premature release, and sufficient charges should be brought against him to keep him incarcerated for the rest of his natural life. His description follows: 36 years of age, 5 feet 8¼ inches tall, weighing 140 pounds; medium build, medium dark complexion, dark eyes and brown hair turning gray.

The Adler Gang Again



Joseph Kramer

THE well-known Adler Gang, whose activities have taken considerable space in many issues of this Section, have had three setbacks since the first of this year, which means a considerable handicap to those still in the field. They will have to struggle along without the able assistance of RALPH BECKMAN (2007), the most prominent member of the band, who is paying a visit to Sing Sing Prison. Beckman plead guilty to a charge that was three years old, and his sentence may seem comparatively lenient in view of the many cases against him elsewhere. However, a number of detainer warrants have been lodged, and it is believed he will be successfully prosecuted on these other charges when he finishes his term at Sing Sing.

The second handicap to this band is the recent death of another member who served five years under the leadership of Adler.

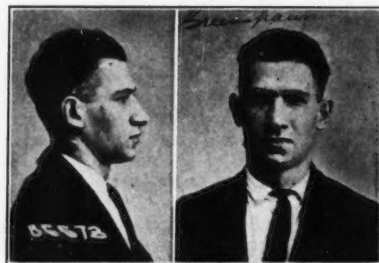
The third play of fate against these crooks was the recent arrest of a brand-new member of the outfit, who gave the name of SAM GOLDE (3225), but also posed as John T. Ebbins. Although strange things

have happened in Chicago and St. Louis in connection with the arrests and prosecution of members of this band, Golde's attorneys have enjoyed singular success in defending the gentlemen of the Adler crowd. It is believed that the evidence against Golde at this time will outweigh their usual luck in connection with prosecutions. Apparently, the gang had taken a vacation following Beckman's arrest, but after several months of idleness they seem to have regained their nerve and renewed operations in Chicago, their home town.

JOSEPH KRAMER (3226), a member of their band, and JACOB GREENSPAWN (2008), who seems to be a charter member, will probably continue to show their talents.

Photographs of Kramer and Greenspaw are reproduced with this warning. Members coming in contact with them are urgently requested to immediately apprehend them and influence the local police to guard against any of the irregularities, which frequently occur in connection when detaining these fellows. Also, the nearest office of our agents should be immediately notified.

As pointed out in the March, 1928, issue of this Section, the success of these fellows is largely due to the fact that they are permitted to open and maintain accounts without furnishing references or before receiving proper replies to their inquiries of references. Not only does this apply to the Adler group, it also explains the success of many forgeries. The importance of this phase of forgery cannot be exaggerated. Another significant fact in their favor is that it is comparatively easy for them to bur-



Jacob Greenspaw

glarize business offices and steal blank checks, cancelled vouchers and bank statements of depositors. These articles are usually found in filing cabinets or the drawer of a desk, either of which can be forced open by an amateur crook.

If all banks would educate their depositors to safeguard their check books and cancelled vouchers instead of leaving them in such places, these crooks would be denied their chief essential in continuing their program, namely, genuine blank checks and signatures.

Strange as it may seem, FRANK LEE was able to defraud banks in this country when he masqueraded as a United States naval officer, but could not deceive Canadian banks when he tried the same game at Toronto. Lee was recently arrested there, and if the Canadian courts run true to form, he will be serving time before this article appears in print.

More Uncollectible Drafts

THE Schwartz Gang has again taken a toll of more than \$4,000 by its recent work in New York City, and will probably continue until banks begin to heed the warnings against such operators which frequently appear in this Section. The method by which the gang obtained nearly \$50,000 in the past few years is to open an account with about \$500, and for two or three weeks thereafter make numerous deposits and withdrawals by cashing legitimate checks. They then deposit a few hundred dollars in cash on a Friday or a day preceding a holiday, and a draft on some firm which is usually in a distant city, for anywhere between \$2,500 and \$5,000. A few days later they return to the bank, and the tellers somehow decide that sufficient time has elapsed for the item to have cleared. They allow the "depositor" to withdraw almost his entire balance, including the amount of the draft which has not been collected. When the draft is finally returned it is learned that no provision was made for payment. If any members of the firm on which the draft is drawn can be located, of course they state that the person signing the draft had no authority to do so.

As there are about six operators in this band, who alternate in affecting the pose of bank depositors or organizers of the firms on which the drafts are drawn, the only way banks can beat these crooks is to follow the rule which cries out for recognition in every issue of this Section during the past several years—"Don't advance funds on uncollected items!" The last firm name used by this band was the Investment Finance Company of Maryland, Baltimore, Md., but this will probably be changed with each new transaction.

Give Receipts Not Passbooks

GIVING passbooks and checks to new depositors who open accounts with checks on out-of-town banks before the items have cleared too often means facilitating the operations of bogus and worthless check operators. A crook receiving checks in this way will continue to negotiate them at other banks and through merchants until the supply is exhausted, thus causing the drawee banks the annoyance of protesting each one. The system employed by many banks of giving merely a receipt showing the deposits to be uncollected would save a great deal of time and trouble as well as prevent loss to others.

The repetition of this suggestion is prompted by the operations of J. A. RILEY (3227), alias W. W. Dunner, who recently opened an account at a Pittsburgh bank with an uncollected item. A check book was given to him, and he passed many checks at other banks, also through a number of merchants. In addition to the two names given above, this operator also used the aliases W. W. Cunningham, John Moore, Walters and Baldrige. He is about 20 years of age, 5 feet 7 inches tall, weighing 145 pounds; has light complexion; wore a light suit, cap and overcoat.

Raised Savings Passbooks

JOHN STANEK (3169), whose operations are outlined on page 6 of the April Protective Section, took the first step of his swindling operations in April, 1923. At that time he opened savings accounts in Chicago, Pittsburgh, and other cities, making initial deposits of \$1. Having opened the accounts nothing further was heard of Stanek until March of this year.

He now opens an account claiming that he recently established a place of business and desires to transfer his account from another bank. In one case the transfer was represented as from the Reliance State Bank, Chicago, Ill., and in another from the Citizens Savings Bank, Pittsburgh, Pa. He presents the passbook in which the initial deposit of \$1 is raised sometimes as high

as several thousand dollars, and numerous other deposits made at intervals since 1923. Semi-annual interest entries appear in these books in red ink, giving every indication that the passbook record is genuine. When starting the new accounts, Stanek states that he has just opened a new place of business which requires possibly as high as \$400 for current expenses, and requests that the bank advance this amount. As his proposition has every indication of being legitimate, banks are apt to comply with his request. He was last reported in Michigan, but there is no telling where he may next appear. Stanek sometimes uses the first name of Anton. He is said to be an Australian, about 50 years of age, and sometimes gives his occupation as a carpenter.

Missionary Now "Movie" Man

A. G. PATTERSON (2989), is reported for the first time since November, last year, when his activities at Washington, D. C., and New York City, were published on page 3 of this Section, under the caption, "A Fake Missionary."

Recently he appeared at Norfolk, Va., posing as a representative of a moving picture concern, and opened an account with a bogus check for \$2,000 at a local bank. He has since returned to New York, where he attempted to negotiate bogus checks drawn on the Virginia National Bank of Norfolk. No further details are available, but he is 34 years of age, 5 feet, 8 inches tall; medium build; has dark hair and a pleasant, friendly manner; rather talkative. His photograph which was taken when he was serving time in San Quentin Prison, in 1924, is reproduced here and is



A. G. Patterson

believed to be a good likeness of him at the present time.

Missing Bonds

There was mislaid, lost or stolen on May 8, 1923, FIFTY THOUSAND DOLLARS (\$50,000) PAR VALUE OF PUBLIC SERVICE ELECTRIC AND GAS COMPANY (N. J.) FIRST AND REFUNDING MORTGAGE GOLD BONDS, 4½% SERIES DUE 1967, NUMBERED 1504 TO 1553 INCLUSIVE.

Application has been made by the owner for issue of duplicate bonds. Bankers are requested to examine all bonds offered as collateral since May 8, 1928, which may assist in tracing the lost securities, and send information to Mr. T. W. Van Middlesworth, treasurer, at 80 Park Place, Newark, N. J.

Parmalee Still at Large

THE reported arrest of LUCIUS A. PARMALEE (3123), which appeared on page 6 of the May issue of this Section, was incorrect and was due to a case of mistaken identity. Although early reports stated that the man under arrest at Vicksburg, Miss., had been identified through police bulletins distributed from Hamilton, Ontario, Canada, investigation proved that the prisoner at Vicksburg had absolutely no connection with Parmalee.

This article is for the special information of arresting officers who received the incorrect report of Parmalee's arrest, so that their efforts to apprehend him may not be relaxed.

Andreus' Checks Again



James Andreus

FOR several years JAMES ANDREUS (2438), a Greek, has been defrauding banks by means of worthless checks and forgeries. He was last reported by several New Jersey banks as attempting to secure advances on uncollected items.

At Hackensack, N. J., he stated he was about to establish a beauty parlor and opened an account with a check for \$685 drawn on the National Bank of America, Paterson, N. J., and signed George Condo, which was supposed to be his own check. Later in the day, he deposited another check, signed J. Condo, drawn on the National City Bank of Hackensack and also a third check signed P. Condo. He then attempted to draw against his account for \$150 but was refused. Shortly afterward he disappeared and, as usual, his checks were returned marked "no account."

Especially in view of Andreus' last worthless check operation being unsuccessful he may be expected to again turn to forgery. Members should also be on the alert for checks presented by him which bear the forged signature of Greek depositors.

Andreus is about 40 years of age, short and heavy set; has a rather large head, dark complexion and dark wavy hair mixed with gray on the sides. His photograph is again reproduced and anyone coming in contact with him should endeavor to effect his apprehension as he is wanted for defrauding many banks.

An Arrest Overdue

J. B. SAUNDERS (2370), is another operator whose success continues despite numerous warnings. As reported in many previous issues of this Section, Saunders is passing bogus checks on the Merchants National Bank, Farwell, Tex., a non-existent

institution, as well as others, including the First National Bank, Biloxi, Miss. His latest transactions are reported from Arizona, California and Mexico. Among the firms he claims to represent are the Sinclair Oil Co. of Louisiana, the Seaboard Air Line R. R. Co., Gulf Division; and the Atlantic Coast Line R. R. at Wilmington, N. C. The make-up of all of Saunders' checks is very much the same. A specimen of one of his cashier's checks on the Biloxi, Miss., bank is reproduced here as a means of identification, and members receiving any such items are requested to notify their local police and endeavor to cause the operator's apprehension. He is one of the most persistent check passers in the country. Saunders is 45 years of age, 5 feet 7 or 8 inches tall, weighs 165 pounds; wears glasses, and has a red face. Frequently travels by automobile.

Designate Check Deposits

GEORGE E. PACKARD (3228) opened a savings account at a Boston, Mass., bank, depositing a number of bogus checks. Later he secured cash on another bogus check which was accepted merely because his passbook showed a sum totaling more than that amount. Some of Packard's bogus checks were on the Melrose Trust Company, signed Oscar W. Jones; others on the National Shoe & Leather Company, of Auburn, Me., signed George O. Brown and Warren E. Ricker. Packard is about 35 years of age, 5 feet 8 inches tall, weighing 160 pounds; has dark hair and dark complexion; fairly well dressed.

This article plainly shows the necessity of following a practice already adopted by many banks; that is, to clearly indicate in savings passbooks the nature of check deposits.

Altered Letters of Credit

THE Banco De Londres Y Mexico reports that their letter of credit No. 437, issued in favor of Alfredo Bianchi for \$1,000, has been altered to an unknown amount, and that several payments on this letter have been made in various places throughout Europe. Latest reports indicate the forger is now en route to the United States. Members presented with a letter of credit from this bank bearing the above number, should be guided accordingly.

Italian Bonds Missing

The following list of bonds have disappeared from a New York City bank, and it is believed that they were taken by a sneak thief:

Kingdom of Italy 7 per cent bearer bonds redeemable 1951, numbers 19466, 19467, 74237, 74238 and 74239 for \$1,000 each.

Members receiving any of these bonds are requested to notify the Banco di Sicilia Trust Co., New York, N. Y.

Stolen Bonds

When a New Orleans bank was burglarized on March 19, 1927, the following bonds issued by the Pontchartrain Apartments, Inc., were stolen:

No. 65, 66, 67 and 68 for \$500 each.

No. 117, 118 and 119 for \$1,000 each.

These bonds are due Sept. 1, 1937, and bear interest at the rate of 6½ per cent per year, payable March 1 and Sept. 1. The interest coupons due from Sept. 1, 1927 to Sept. 1, 1937 were attached.

Any information concerning these bonds should be transmitted to the Maryland Casualty Co., Baltimore, Md., which reimbursed the bank for its loss and has had duplicate bonds issued.

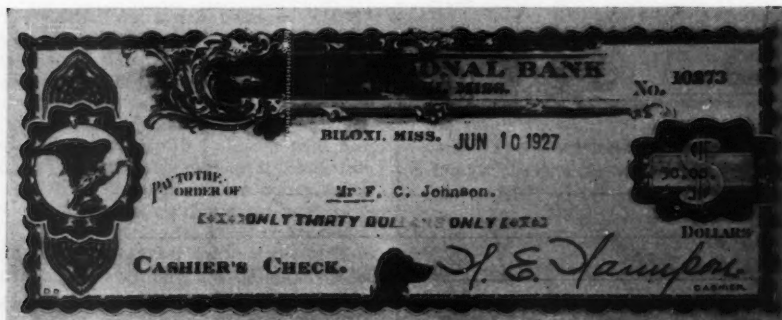
Counterfeits

THE Treasury Department has issued a notice that the following described counterfeit \$5 bills have been issued:

On the Federal Reserve Bank of San Francisco, Cal.; Series 1914; check letter "E"; face plate No. 538; back plate number indistinct, probably 3672; Frank White, Treasurer of the United States; A. W. Mellon, Secretary of the Treasury; portrait of Lincoln.

This is a well-executed production, printed from photomechanical plates on two sheets of paper, without imitation silk threads. The general appearance of the face is deceptive, but the numbering and seal are printed in dull blue and the seal design is not clearly outlined in the printing operation, the lettering in the circle being almost illegible. The back of the counterfeit, while of good color, is not so well executed, many of the fine lines in the etching being missing. Specimen at hand bears serial No. L81460229A.

DAN STEVEA (3253), a Bulgarian, defrauded a St. Louis, Mo., bank with a bogus check on the Granite City Trust and Savings Bank, Granite City, Ill., signed Todor Stoianoff. Stevia opened the account with about \$50 in cash, later depositing and immediately drawing against the check on Granite City, which was payable to the M. C. Furnishing Company. Stevia is about 32 years of age, 5 feet 6½ inches tall, weighing 155 pounds; has dark hair and complexion, stout build. When last seen he wore a blue suit and gray felt hat. He has a small scar under his left eye near his nose, also a scalp wound on the back of his head, and a very discernible protrusion which was caused by a bullet.



One of the bogus checks passed by J. B. Saunders, who still continues to operate

Timely Arrests of Five Crooks



Eugene V. Simmons

EUGENE V. SIMMONS (3229), who defrauded banks, hotels and others throughout the country for several months, using bogus drafts on the Hanover National Bank of New York, was arrested at Phoenix, Ariz., and will probably be extradited to El Paso, Tex.

Simmons used the ancient method of obtaining funds on uncollected items. His photograph is reproduced here so that members recognizing him may have their local authorities lodge detainer warrants against him. When arrested Simmons had in his possession passbooks of banks in the following cities: Mobile, Ala.; El Paso, Tex.; New Orleans, La., and Daytona Beach, Fla. He is about 25 years of age, 5 feet 10½ inches tall, weighing 140 pounds; has medium complexion, dark brown hair and light hazel eyes. He gives his occupation as a mechanical engineer and claims his home is at Germantown, Pa.

mond; saying he was to pass the checks, return to Richmond and divide the money with Hart. However, this story is outworn among bogus check passers, and it is not expected to influence whatever sentence he may receive. Harris' description has not been received, but two of his photographs, showing the front and side view of his face, are reproduced here. If he is recognized as having defrauded any of our members detainer warrants should be lodged at Pulaski.



Maurice Handleman



Harry Lewis

A COUPLE of expert sneak thieves, **MAURICE HANDLEMAN** (3231), alias, "Worcester Red," and **HARRY LEWIS** (3232), although not associated, were recently arrested in New York City, a few days apart, when attempting to ply their trade. It is believed that these two men are responsible for many of the sneak thefts that have been reported this side of the Mississippi during the last five or six years. Therefore, members recognizing either of these fellows as having defrauded them are urgently requested to have their local authorities lodge a detainer warrant against him, at New York. Handleman is 32 years of age, 5 feet 7 inches tall, medium thin build; has red hair and brown eyes. He gives his occupation as a horseman, but it is believed that the only horse he ever saw was on the race track. Lewis is 30 years of age, 5 feet 4 inches tall, 135 pounds; has dark hair, dark complexion, and a long, hooked nose.

WILLIAM COOPER (1850), a negro, enjoyed a simple but dubious fling at forgery by which he managed to defraud several banks. He did not count on the fact that his photograph and an account of his activities had been reported in the May issue of this Section, so he continued on his merry way from Ocean City, N. J., and vicinity, thence to Asbury Park, where his photograph and method of operation were recognized by a banker who remembered the



William Cooper

May article in this section. As a result, Cooper was arrested, and has been returned to Ocean City for prosecution.

His modus operandi is repeated here so that members recognizing him may have their local authorities lodge detainer warrants against him at Ocean City. While visiting a bank, Cooper opened an account with a draft on the City National Bank of Dallas, Tex., or some other distant city, stating he had recently been pensioned by the government, having served several years as a sergeant in the U. S. Army. At the same time he presented a deed for the conveyance of four city lots in Dallas to the Gulf Colorado and Santa Fe Railroad Co., stating he had inherited this property shortly before. Due to the fact that Cooper told this story in a straight-forward manner, and as the transaction had every indication of being legitimate, he was permitted to withdraw funds before his checks were returned. He usually stated the amount he desired to withdraw was needed for some current expense. Cooper is about 55 years of age, 6 feet tall, well built, weighing 200 pounds; has one or two prominent upper gold teeth, wears a cap and working clothes.

Warnings

LON ACKLEY (3258), who claimed to be a lumberjack, defrauded a bank at Spokane, Wash., with a bogus check drawn on the Peoples Bank & Trust Co. of Seattle. He identified himself with what purported to be credentials of the Elks Lodge of Saint Maries, Idaho, and did not attempt to open an account, but merely introduced himself to one of the officers of the Spokane bank, requesting that the check be cashed. Ackley is 45 to 50 years of age, 5 feet 7 inches tall, weighing 185 pounds; has light complexion; wore a light brown suit, and made a good appearance.

E. BECKER (3233), alias H. V. Wood, has been traveling through Long Island, N. Y., where he negotiated a number of checks drawn on the Lynbrook National Bank and Trust Co., Lynbrook, L. I., all of which were returned as worthless. There are no further details available regarding this fellow, but members receiving any such items should be guided accordingly.

R. A. BERTRAND (3234) is reported from St. Louis, Mo., where he is issuing many bogus checks on the forms of several reputable companies and drawn on the Manchester Bank of St. Louis, where the particular firms whose names are used, do not



H. Harris

H. HARRIS (3230), was arrested at Pulaski, Va., charged with passing bogus checks drawn on the American National Bank, Richmond, Va., on what appears to be a private check form of the Hart Manufacturing Co., signed William H. Hart. All of Harris' checks are drawn for \$15, which amount is written with a check protecting machine.

When arrested, Harris had in his possession checks of this type, also a check writer, rubber stamp and other paraphernalia necessary for filling out his bogus paper. Harris also had \$660 in cash, which probably represented a part of ill-got gains. He claimed to be a clothing salesman, and carried samples of clothing and order books, which he probably used to support his pretext when cashing checks. Like other check crooks, he gave an alibi of having received the checks from a man by the name of Hart, who was located in Rich-

carry accounts. Firm names used thus far are: The Brown Shoe Co., Scullin Steel Co. and the Murry Hauling Co. These are printed with a cheap rubber stamp in the lower left hand corner and across the left end of the check. The amounts are filled in with a check writing machine. Bertrand is 29 years of age, 5 feet 8 inches tall, weighing 140 pounds; has chestnut brown hair and blue eyes. He sometimes claims to be a chauffeur and states that he lives in the vicinity of Grand and Cass Avenues, St. Louis.

TONY BISONO (3235) is reported from Portland, Ore., where he opened an account with \$150 in cash, which he shortly increased to \$450. After about a month he again called at the bank and deposited a check on the National Bank of Commerce, Seattle, Wash., payable to his own order for \$1,194.91 and signed M. Wills. The following afternoon he was permitted to withdraw \$1,150, and later the same day withdrew his entire account from the bank. This is only one of many examples of banks allowing operators of this type, who are by no means clever, to defraud them with the antiquated system of drawing against uncollected funds. Bisono is 38 years of age, 5 feet 10 inches tall, weighing 190 pounds; has dark hair; appeared to be a logger or fisherman, and spoke with a somewhat broken accent.

J. L. BUCKLEY (3236), a self-styled operative of the United States Secret Service, is reported from Portland, Ore., where he induced a number of merchants to cash his bogus checks, some of which were drawn on the American Exchange Bank of that city. These checks are signed W. I. Flynn, and over-printed in red letters on the signature line are the words, "Federal Secret Service Bureau, Division Superintendent," also the words, "Expense Check," and a file number appear at the left end.

To make his checks look more authentic, Buckley has had printed on the back in the place for indorsement, the words, "This check is issued to cover expenses of operative to date of same on file No." He indorses these items as J. L. Buckley, operative No. 42. In addition to the check itself, Buckley presents what appears to be letters of identification from the Federal Secret Service Bureau, together with a photograph for the purpose of identifying himself. He also displays several photographs of persons he claims are escaped convicts for whom he is searching. It is not improbable that Buckley is the same person as J. B. Mc-

Lelland, who is also reported in this issue as representing himself to be a U. S. Marshal. However, at the present time sufficient information is not available to determine whether Buckley is McLelland.

Buckley is about 45 years of age, 5 feet 6 inches tall, weighing 150 to 160 pounds; has dark complexion; speaks with an accent which is believed to be Canadian. One of his checks is reproduced with this warning, as an aid to identification, and anyone coming in contact with him is requested to immediately notify the nearest Federal authorities, also their local police.

Using the name of RALPH COUGHLIN (3238), an unknown operator, probably a mail box thief, is reported from Boston, Mass., where he negotiated a check payable to a Miss H. A. Coughlin, which he raised from 54c. to \$97.54, at the same time changing the payee's name to Ralph A. Coughlin. The operator showed letters addressed to himself as a means of identification, but it is believed these letters were also stolen. His description follows: 25 to 30 years of age, 5 feet 10 inches tall, weighing 150 to 160 pounds, of medium build, has dark brown hair, horn-rimmed glasses, dark clothes and a gray felt hat.

MARY DAMICO (3239) and her male partner stole a number of checks printed on the private form of the National Chemical Co., Dallas, Tex., drawn on the Republic National Bank of that city. The operator is 25 years of age, 5 feet 2 inches tall, weighing 110 pounds, has black hair, brown eyes, small build, limps slightly. Her male partner is 30 to 35 years of age, 5 feet 6 inches tall, weighing 160 pounds, has dark brown hair, medium build, pale complexion. This couple were accompanied by a small boy.

A forger adopting the name of W. H. DUIDGE (3240) is reported from Los Angeles, Cal., where he uses an automobile driver's license under that name as a means of identification, to enable him to cash his checks. He is 40 years of age, 5 feet 9 inches tall, weighing 190 pounds, medium heavy build, fairly well dressed.

R. B. GEORGE (3202), alias B. M. Michael, was recently reported in Philadelphia, where he passed bogus checks ostensibly issued by the Hershey Chocolate Company, on the Hershey National Bank, Hershey, Pa. These checks bore the notation "salary and expense" on the left hand side

and were payable to R. B. George and signed B. M. Michael, without giving any official title for the signer. Banks should acquaint their customers most likely to be asked to cash these checks with the facts.

Presents a Letter

C. M. HUTTO (3241) appeared at the home of a college professor at Atlanta, Ga., and presented a letter of introduction supposedly signed by a mutual friend who resided in the professor's home town, Blackville, S. C. The letter of introduction requested the professor to identify the operator as Hutto at some bank. In view of the fact that the ostensible writer of the letter was a close friend of the professor, and a very wealthy man, and as there were several families by the name of Hutto at Blackville, the professor was not at all suspicious, and not only identified the operator at a local bank, but also indorsed his check, which bore the forged signature of the professor's friend. Following the discovery of the forgery, which was drawn on the Blackville Branch of the Bank of Western Carolina, Blackville, S. C., it was learned that the operator had gone to Blackville, S. C., where he obtained a check from a filling station, and a letterhead from the place of business of the professor's friend and also made various inquiries concerning both the professor and his friend.

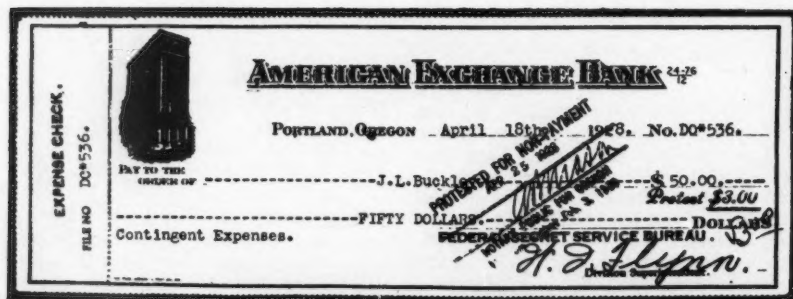
Hutto is 30 years of age, 5 feet 8 inches tall, weighing 155 pounds; has light hair and blue eyes; wearing small gray cap, khaki pants with leggings, white shirt and collar, vest and no coat. His check bore the following typewritten notation in the lower left hand corner, "I hereby certify that the amount incorporated in this check is correct, and in accordance with the agreement made on price of lot at \$321.25—signed C. M. HUTTO." As this fellow will probably continue his operations, members, particularly in Atlanta and neighboring cities, are requested to watch for his reappearance, and endeavor to cause his apprehension as he is wanted at Atlanta.

FRANK JOHNSON (3247) appeared at the office of a Travel Bureau, Jersey City, N. J., where he arranged for passage on a steamship to San Francisco, Cal., making payment with a check on the First National Bank, Burlingame, Cal., which is reported to be non-existent. At the time of making his arrangements with the steamship company, the operator claimed to be employed by the Fox Film Corporation of New York City. Although Johnson did not attempt to defraud a bank in this particular instance, that is no criterion that he will not transfer his attention to banks.

"Buys" Real Estate

A NEGRO using the name WILLIAM L. JONES (3243) has been roaming about the country since 1922, posing as a buyer of real estate and other property. He was recently reported from New Rochelle, N. Y., where he attempted to defraud a bank with bogus checks drawn on the Bank of Commerce and Savings, Washington, D. C.

Although full details of Jones' method of



Specimen check passed by J. L. Buckley



William L. Jones

operation have not been reported, it is known that he agrees to purchase certain property, offering a check for several thousand dollars as a deposit. He also opens an account and attempts to withdraw a small amount against his deposit before returns are received. Members receiving any such items under these circumstances, especially in the Eastern States, should be guided accordingly.

A photograph of Jones, which was taken about six years ago, is reproduced here as an aid to identification. He is 62 years of age, 5 feet 4½ inches tall, weighing 132 pounds; of medium build; has light brown complexion, black hair and maroon eyes.

H. LEECH (3244) has a superficially clever scheme by which he is able to defraud merchants, partly through the unwitting aid of banks. He deposits bogus checks to the credit of a bank customer, and obtains a duplicate deposit slip which is receipted by the bank. He then passes his bogus checks drawn on the Fletcher Savings and Trust Co. of Indianapolis, Ind., which are usually accepted by merchants when he displays the duplicate deposit slip as a means of identification. In addition to checks on the Indianapolis bank, Leech sometimes uses checks on the First National Bank of Cincinnati, Ohio.

Talks Advertising

N. E. LOVEACE (3245), alias N. D. Loveless, who represents himself as an advertising promoter, is reported from Lincoln, Nebr., and other Western cities, where he negotiated bogus checks ostensibly issued by the South East Hotel Journal Co. of Atlanta, Ga., drawn on the Atlanta and Lowry National Bank. He also passed several forgeries. In some cases, he set up his advertising display in banks, using numerous samples of savings bank and other advertising schemes. The exact details of Loveless's method of operation have not been reported, but it is known that he opens an account in the bank where he sets up his advertising display, and it is believed that he negotiates forgeries on local people and bogus checks on out-of-town banks, through this account. Some of his checks are on the printed form of the Midwest Auto Co., Lincoln, Nebr. Loveless is 35 to 40 years of age, 6 feet 1 inch tall, weighing 185 pounds; very prominent front teeth, some of which are gold filled. Members coming in contact with this fellow are requested to endeavor to cause his apprehension, as he is wanted by the Sheriff of Lincoln, Nebr., and probably in other cities.

PETER LUKOKOS (2786), a Greek, previously reported in the June, 1927, issue of this Section, when he was defrauding his kinsmen and banks in Delaware and neighboring states, is now reported from Boston, Mass. There he negotiated checks of the Niagara County National Bank, Lockport, N. Y., on a private check form of what purports to be the Electric Lunch Company, with the name of James Pappas appearing as proprietor. Lukokos proposes to purchase the place of business of another Greek and offers in payment his personal check on an out-of-town bank. At the same time he has his victim introduce him at the local bank, where he opens an account, obtains a passbook and cashes several checks before returns are received on his paper deposit. He is traveling in an automobile, although it is not known whether it is the old model "T" Ford with which he was running around Delaware last year. However, his two children are still with him.

J. B. McLELLAND (3246), who sometimes poses as a United States marshal or an expert cotton gin mechanic, is reported from Kerens, Tex., where he defrauded a bank and merchants with bogus checks drawn on the First National Bank of Thornton, Tex., which he claims as his home town. McLelland is about 30 years of age, 5 feet 9 inches tall; has brown hair and ruddy complexion; very talkative.

C. W. PERRY (3247), alias H. E. Speele, has visited New York and is now probably traveling through other cities for the purpose of negotiating his forged checks drawn on the Peoples Bank and Trust Company, Selma, N. C., which are on the genuine check form of Dr. I. W. Mayerberg, M. D., a reputable physician of Selma. Perry is also using checks drawn against the account of the Bullock Hospital, Wilmington, N. C., at Murchison National Bank. While in New York City, Perry posed as a representative of the Bullock Hospital and purchased surgical instruments and other supplies for that institution, giving checks in payment. He knows the value of surgical instruments and can talk intelligently of medical matters. Members recognizing him are requested to endeavor to cause his apprehension, as he is wanted at Wilmington, N. C., where a warrant has been issued. Perry is about 40 years of age, 5 feet 8 inches tall, weighing 165 pounds; medium build; has dark hair, thin on top, and wore tortoise-shell glasses. Shortly before leaving New York City, his jaw was fractured, and this fracture is still noticeable.

GEORGE PICASSO (3248) defrauded a bank at Passaic, N. J., with the old game of opening an account with a bogus check and making withdrawals before the item was collected. Picasso's checks were drawn on the Colonial Bank of New York City, where he had no account. Members, especially in the vicinity of Passaic, are requested to watch for this fellow's reappearance.

JOHN C. RUSSELL (3249) for the past six months has been traveling through Chicago and neighboring cities, where he is

issuing counter checks and sight drafts on the Farmers and Merchants Bank of Huron, S. D., where he has no account. No further details are available regarding Russell, but members receiving checks bearing his signature drawn on the Huron bank should bear this warning in mind.

EDWARD SIMMS (3260), a Negro, is reported to be passing bogus checks in vicinity of Junction City, Kan., drawn on the Texarkana National Bank, Texarkana, Tex. Simms is reported to be a deserter from the U. S. Army, and is said to represent himself as being attached to the Ninth Cavalry of Fort Riley, Texas. Although he is a Negro, Simms' color is almost white, and he is about 21 years of age, 5 feet 11 inches tall, rather effeminate in speech and manners, a smooth talker and very neat in appearance. His home is at Leigh, Tex., and it is believed that he is heading in that direction.

PERCY SINK (3251) defrauded several banks in Fort Worth, Tex., with bogus checks bearing forged indorsements of bank customers. When Sink first appeared at the bank he displayed a check drawn on the National Bank of Decatur, Decatur, Ill., and inquired how long it would take before this item cleared. When told that it would require several days, he asked the teller whether he could obtain cash immediately if the check were indorsed by some local people. When the bank teller stated it depended on who the indorsers were, Sink mentioned the name of several doctors who were known to the teller. The teller specified that the indorsement of a certain one of these doctors, whose office was in the same building as the bank, would be satisfactory. Sink then left the office just long enough to visit the depositor, and returned with the doctor's indorsement forged. When presenting checks under similar circumstances at another local bank, Sink used the name of Alfred Ferguson, and elaborated his story by saying that he was about to open a laboratory in conjunction with several local physicians. As this story had every indication of being authentic, and as the forged indorsement appeared to be genuine, Sink was successful in each case. He is about 27 years of age, 5 feet 6 inches tall; rather light build; has brown hair; wore a light brown suit and felt hat with brim pulled down in front.

A party using the name of **EDWARD STANTON (3252)** defrauded a Los Angeles bank by a rather tricky scheme. Having indorsed a check with the name of Edward Stanton, he visited the bank when there was a long line of customers awaiting at the window of the teller who handled names beginning with "S." He then went to the "P" window and requested the teller there to cash the check for him, stating that the teller at the "S" window, whom he mentioned by name, always cashed his checks for him, but there was such a long line waiting at the time that he did not wish to wait if he could possibly avoid doing so. Although the teller to whom the check was presented realized that the transaction was rather irregular, he was satisfied by the operator's story and paid the

Offices of the William J. Burns International Detective Agency, Inc.

CALIFORNIA, LOS ANGELES—525 I. N. Van Nuys Building.
 SAN FRANCISCO—1015 United Bank & Trust Co. Building.
 COLORADO, DENVER—424 Cooper Building.
 DISTRICT OF COLUMBIA, WASHINGTON—601 Southern Building.
 FLORIDA, MIAMI—610 Exchange Building.
 GEORGIA, ATLANTA—921 Healey Building.
 ILLINOIS, CHICAGO—1050 Otis Building.
 LOUISIANA, NEW ORLEANS—930 New Hi-bernia Bank Building.
 MARYLAND, BALTIMORE—902 Fidelity Building.
 MASSACHUSETTS, BOSTON—345 New Chamber of Commerce Building.

MICHIGAN, DETROIT—436 Dime Savings Bank Building.
 MINNESOTA, MINNEAPOLIS—726 McKnight Building.
 MISSOURI, KANSAS CITY—403 Ridge Arcade Building.
 ST. LOUIS—619 Louderman Building.
 NEW YORK, BUFFALO—405 D. S. Morgan Building.
 NEW YORK CITY—165 Broadway.
 NORTH CAROLINA, ASHEVILLE—403 Jackson Building.
 OHIO, CINCINNATI—316 First National Bank Building.
 CLEVELAND—1105 Sweetland Building.
 OKLAHOMA, OKLAHOMA CITY—908 Colcord Building.

OREGON, PORTLAND—1008 Yeon Building.
 PENNSYLVANIA, PHILADELPHIA—430 Widener Building.
 PITTSBURGH—1404 First National Bank Building.
 TENNESSEE, MEMPHIS—414 Bank of Commerce & Trust Building.
 TEXAS, DALLAS—614 Kirby Building.
 HOUSTON—1020 Marine Bank & Trust Co. Building.
 SAN ANTONIO—606 Travis Building.
 UTAH, SALT LAKE CITY—527 Continental National Bank Building.
 WASHINGTON, SEATTLE—1805 L. C. Smith Building.
 SPOKANE—1204 Old National Bank Building.

check, which was later protested by the Arlington Heights Branch of the Security Trust and Savings Bank, Los Angeles, on which it was drawn. The check was printed on the private form of the Cem-Art Tile and Mantel Company, West Washington Street, Los Angeles, and signed Sam Ash-tuin. Stanton is 35 to 38 years of age, 5 feet 10 inches tall, weighing 170 pounds; has black hair, dark complexion; smooth shaven.

GEORGE W. THOMPSON (3254) is negotiating in the vicinity of Evansville, Ind., checks ostensibly issued by the Helvetia Milk Condensing Co. on the International Bank, St. Louis, Mo. Both the bank and the milk company have been consolidated with other organizations. In addition to the check, Thompson displays a letter which is supposed to be signed by David G. Evans, of the Evans Coffee Company, St. Louis, which indicates that Thompson intends to purchase a grocery business at Dexter, Mo. This letter, like the check, is a forgery. He is between 45 and 50 years of age; has dark complexion and a very thin, long face. His general appearance is said to be rather like that of a farmer.

SHERMAN VERNOR (3135), alias Jerome Vernor, who was reported in the March issue of this Section as negotiating bogus checks ostensibly drawn by the General Petroleum Corporation of California on the Farmers and Merchants National Bank of Los Angeles, is again active, this time at Chicago, Ill. As previously stated, Vernor not only depends on the checks themselves to convince victims of his credibility, but also carries fake letters of identification and fake business cards. His checks are on a yellow paper, the amount, usually \$25, is written with a check protector, and they are signed D. B. Dinton, as vice-president. Vernor has been described by some of his victims as about 50 years of age, 5 feet 11 inches tall, weighing 200 pounds or more; full face, smooth shaven, double chin, dark hair just turning gray, very well dressed, but not very agreeable. This description varies from that given previously.

A. C. WILSON (3255), formerly a relief station agent at Waverly, Mo., and a number of other cities in that general vicinity, is passing checks on the Farmers and Merchants Bank of Lynn, Mo., which are returned "No Account." Wilson will probably follow the line of his former employment, as he was known to many bankers in the various towns where he worked, and it is thought that he will make use of his acquaintances to facilitate his transactions. He is about 28 to 30 years of age, tall and slender, weighing 145 to 150 pounds; has dark hair.

J. D. WILSON (3256) has a rather extensive plan by which he was able to defraud a bank at Fort Worth, Tex. He first appeared in Fort Worth the early part of this year and interviewed a bank official to whom he stated that he was to receive some money from the American Railway Express Company at Memphis, Tenn., and had asked that the money be sent to him at the General Delivery window of the local post office, but that the express company had written him saying they would not send the money in care of General Delivery, and requesting him to designate some bank or responsible business concern through which the money could be sent. At that time Wilson showed the bank official correspondence from the American Railway Express Company which corroborated his story. A few days later the bank official received a

letter from the Memphis office of the express company inclosing a check payable to J. D. Wilson, which was turned over to the operator. Wilson then left town, but reappeared recently, when he again visited the bank official and asked him to cash a check. As the previous transaction was legitimate, the second check was cashed, but this item was later discovered to be bogus. The latter check was ostensibly issued by Missouri Pacific Hospital Association, payable to J. D. Wilson for \$75, signed by J. B. Brown and F. O. Johnson. Wilson is 40 to 45 years of age, 5 feet 8 inches tall, weighing 135 pounds; slender build; has dark hair, eyes and complexion, thin face and high cheek bones. He wore a dark suit and brown hat. Members coming in contact with this individual are requested to endeavor to cause his apprehension, as he is wanted at Fort Worth.

RALPH BURIN (3237) is drawing bogus checks on the Lawyers Trust Co., New York City, where he has no account. Some of these checks have been negotiated in New York, others in Philadelphia.

Arrests and Dispositions

THE detailed record of arrests and dispositions usually presented upon this page is omitted due to lack of space, but the figures are taken into account in the following table:

Statistics of the Protective Department

	Awaiting Trial Sept. 1, 1927	Arrests			Dispositions			Total Awaiting Trial
		Reported Since Sept. 1, 1927	Reported in May	Total	Con-victed	Dis-charged or Ac-quitted	Fugitives Escaped, Insane or Dead	
Forgers.....	87	139	12	151	107	37	16	78
Burglars.....	12	19	....	19	5	3	....	23
Holdups.....	93	158	29	187	102	27	8	143
Total.....	192	316	41	357	214	67	24	244

